



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [BANK OF AMERICA CORPORATION](#)

City/State [CHARLOTTE, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [3,238,223,000](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF AMERICA CORPORATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	3,206,465,000			2,873,266,000			3,028,820,500			2,676,843,250			2,406,303,750		
Net income (\$000)	7,067,000			8,050,000			31,978,000			17,894,000			27,430,000		
Number of BHCs in peer group	134			133			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.48	2.55	8	1.45	2.67	5	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14
+ Non-interest income	1.40	0.97	76	1.78	1.13	82	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73
- Overhead expense	1.88	2.18	35	2.19	2.28	49	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29
- Provision for credit losses	0	0.04	45	-0.26	-0.12	29	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61
+ Securities gains (losses)	0	0	77	0	0.01	32	0	0.01	48	0.02	0.02	57	0.01	0.01	64
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	87	0	0	87	0	0	84
= Pretax net operating income (tax equivalent)	1	1.35	21	1.29	1.78	17	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33
Net operating income	0.88	1.03	34	1.12	1.36	26	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39
Net income	0.88	1.02	34	1.12	1.35	26	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.79	2.96	7	1.77	3.18	6	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6
Interest expense	0.18	0.20	52	0.18	0.29	30	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50
Net interest income (tax equivalent)	1.61	2.75	8	1.59	2.88	6	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.09	75	0.34	0.16	84	0.23	0.11	83	0.40	0.27	74	0.37	0.21	80
Earnings coverage of net loan and lease losses (X)	20.38	38.54	53	8.94	25.70	34	13.29	39.72	32	7.17	22.91	34	9.96	24.40	41
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.17	1.20	51	1.70	1.49	70	1.21	1.23	51	1.95	1.58	76	0.92	0.83	61
Allowance for loan and lease losses / Total loans and leases	1.16	1.17	49	1.69	1.47	71	1.19	1.20	49	1.93	1.55	77	0.92	0.81	60
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.47	59	0.62	0.70	47	0.50	0.49	56	0.57	0.71	43	0.40	0.57	34
30–89 days past due loans and leases / Total loans and leases	0.43	0.32	74	0.43	0.33	73	0.42	0.32	70	0.42	0.39	66	0.51	0.43	66
Liquidity and Funding															
Net noncore funding dependence	4.85	-1.97	75	2.77	-0.51	63	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42
Net short-term noncore funding dependence	-12.42	-6.65	28	-14.32	-6.88	21	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15
Net loans and leases / Total assets	31.82	59.31	9	31.74	60.99	6	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
Capitalization															
Tier 1 leverage ratio	6.29	9.06	4	7.17	9.15	6	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9
Holding company equity capital / Total assets	8.23	10.29	18	9.23	10.72	28	8.52	10.71	16	9.68	11.16	30	10.88	12.43	33
Total equity capital (including minority interest) / Total assets	8.23	10.40	17	9.23	10.85	25	8.52	10.82	14	9.68	11.29	27	10.88	12.57	30
Common equity tier 1 capital / Total risk-weighted assets	10.36	12.21	25	11.79	12.57	39	10.62	12.42	24	11.94	12.38	47	11.17	12.17	33
Net loans and leases / Equity capital (X)	3.87	5.82	11	3.44	5.73	9	3.80	5.53	16	3.50	5.58	13	3.85	5.21	20
Cash dividends / Net income	30.75	33.45	41	25.50	23.13	51	25	28.27	43	43.08	42.30	52	27.63	33.12	37
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	9.03	9.35	66	13.36	16.49	50	12.41	10.50	70	15.84	16.68	50	3.36	9.26	31
Equity capital	-2.69	4.03	34	3.43	9.13	26	-1.05	7.46	10	3.06	6.99	31	-0.19	10.49	9
Net loans and leases	9.30	6.29	66	-11.85	7.22	3	7.61	3.36	70	-6.36	9.07	8	4.99	9.10	43
Noncore funding	6.60	-10.65	75	1.53	-25.09	82	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48
Parent Company Ratios															
Short-term debt / Equity capital	2.93	0.49	87	3.64	0.52	88	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83
Long-term debt / Equity capital	91.66	11.08	97	77.67	11.33	97	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93
Equity investment in subsidiaries / Equity capital	117.46	103.47	91	113.56	102.85	91	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91
Cash from ops + noncash items + op expense / Op expense + dividends	-244.02	125.04	3	-131.51	98.58	4	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	7,880,000	7,606,000	31,041,000	35,927,000	46,585,000	3.60	-12.65
Income from lease financing receivables.....	150,000	187,000	675,000	778,000	895,000	-19.79	-49.83
Fully taxable income on loans and leases.....	8,006,000	7,769,000	31,622,000	36,598,000	47,327,000	3.05	-13.66
Tax-exempt income on loans and leases.....	24,000	24,000	94,000	107,000	153,000	0.00	-48.94
Estimated tax benefit on income on loans and leases.....	33,474	33,722	132,033	132,223	160,825	-0.73	-59.15
Income on loans and leases (tax equivalent).....	8,063,474	7,826,722	31,848,033	36,837,223	47,640,825	3.02	-14.24
Investment interest income (tax equivalent).....	3,893,526	2,800,278	12,642,967	10,062,777	12,073,175	39.04	51.14
Interest on balances due from depository institutions.....	98,000	33,000	187,000	378,000	2,009,000	196.97	-59.84
Interest income on other earning assets.....	1,125,000	928,000	3,908,000	5,415,000	10,884,000	21.23	-41.71
Total interest income (tax equivalent).....	13,180,000	11,588,000	48,586,000	52,693,000	72,607,000	13.74	-6.87
Interest on time deposits of \$250K or more	10,000	13,000	49,000	185,000	267,000	-23.08	-54.55
Interest on time deposits < \$250K.....	15,000	26,000	71,000	330,000	445,000	-42.31	-70.59
Interest on foreign office deposits	44,000	5,000	53,000	232,000	834,000	780.00	-65.63
Interest on other deposits	95,000	89,000	364,000	1,196,000	5,642,000	6.74	18.75
Interest on other borrowings and trading liabilities.....	981,000	876,000	3,478,000	5,437,000	13,995,000	11.99	-53.68
Interest on subordinated debt and mandatory convertible securities	177,000	189,000	723,000	844,000	1,161,000	-6.35	-31.92
Total interest expense.....	1,322,000	1,198,000	4,738,000	8,224,000	22,344,000	10.35	-50.28
Net interest income (tax equivalent).....	11,858,000	10,390,000	43,848,000	44,469,000	50,263,000	14.13	3.18
Non-interest income.....	11,228,000	12,783,000	46,535,000	42,181,000	40,387,000	-12.16	1.87
Adjusted operating income (tax equivalent)	23,086,000	23,173,000	90,383,000	86,650,000	90,650,000	-0.38	2.54
Overhead expense.....	15,076,000	15,754,000	60,752,000	56,858,000	54,035,000	-4.30	0.52
Provision for credit losses.....	39,000	-1,861,000	-4,604,000	10,677,000	3,574,000		-95.13
Securities gains (losses)	7,000	0	22,000	411,000	193,000		-84.44
Other tax equivalent adjustments	0	0	1,000	1,000	2,000		
Pretax net operating income (tax equivalent).....	7,985,000	9,277,000	34,404,000	19,490,000	33,353,000	-13.93	18.09
Applicable income taxes	812,000	1,116,000	1,998,000	1,101,000	5,324,000	-27.24	-52.49
Tax equivalent adjustments	106,000	111,000	428,000	499,000	598,000	-4.50	-46.19
Applicable income taxes (tax equivalent).....	918,000	1,227,000	2,426,000	1,600,000	5,922,000	-25.18	-51.84
Minority interest	0	0	0	-4,000	1,000		
Net income before discontinued operations, net of minority interest	7,067,000	8,050,000	31,978,000	17,894,000	27,430,000	-12.21	45.53
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	7,067,000	8,050,000	31,978,000	17,894,000	27,430,000	-12.21	45.53
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	7,067,000	8,050,000	31,978,000	17,890,000	27,431,000	-12.21	45.53
Investment securities income (tax equivalent).....	3,893,526	2,800,278	12,642,967	10,062,777	12,073,175	39.04	51.14
US Treasury and agency securities (excluding mortgage-backed securities)	607,000	345,000	1,532,000	1,022,000	1,186,000	75.94	237.22
Mortgage-backed securities	3,120,000	2,286,000	10,461,000	8,166,000	9,731,000	36.48	46.41
All other securities	166,526	169,278	649,967	874,777	1,156,175	-1.63	-37.17
Cash dividends declared.....	2,173,000	2,053,000	7,996,000	7,709,000	7,578,000	5.85	72.60
Common	1,706,000	1,563,000	6,575,000	6,288,000	6,146,000	9.15	125.36
Preferred.....	467,000	490,000	1,421,000	1,421,000	1,432,000	-4.69	-6.97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.64	2.75	7	1.61	2.96	6	1.60	2.85	6	1.97	3.27	6	3.02	4	8
Less: Interest expense	0.16	0.19	51	0.17	0.27	31	0.16	0.23	38	0.31	0.48	27	0.93	0.98	47
Equals: Net interest income (tax equivalent)	1.48	2.55	8	1.45	2.67	5	1.45	2.60	7	1.66	2.77	8	2.09	3.01	14
Plus: Non-interest income	1.40	0.97	76	1.78	1.13	82	1.54	1.04	77	1.58	1.21	72	1.68	1.32	73
Equals: adjusted operating income (tax equivalent)	2.88	3.56	11	3.23	3.87	18	2.98	3.70	10	3.24	4.04	14	3.77	4.41	20
Less: Overhead expense	1.88	2.18	35	2.19	2.28	49	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29
Less: Provision for credit losses	0	0.04	45	-0.26	-0.12	29	-0.15	-0.09	34	0.40	0.51	34	0.15	0.15	61
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	77	0	0.01	33	0	0.01	48	0.02	0.02	57	0.01	0.01	64
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	87	0	0	87	0	0	84
Equals: Pretax net operating income (tax equivalent)	1	1.35	21	1.29	1.78	17	1.14	1.66	11	0.73	1.04	21	1.39	1.56	33
Less: Applicable income taxes (tax equivalent)	0.11	0.31	8	0.17	0.40	6	0.08	0.38	3	0.06	0.23	11	0.25	0.36	20
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	6	0	0	72
Equals: Net operating income	0.88	1.03	34	1.12	1.36	26	1.06	1.26	29	0.67	0.81	31	1.14	1.19	39
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.02	34	1.12	1.35	26	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Memo: Net income (last four quarters)	1	1.17	29	0.79	1.07	21	1.06	1.26	29	0.67	0.82	30	1.14	1.19	39
Net income—BHC and noncontrolling (minority) interest	0.88	1.04	31	1.12	1.37	26	1.06	1.27	28	0.67	0.83	30	1.14	1.20	39
Margin Analysis															
Average earning assets / Average assets	91.86	93.16	31	91.16	93.08	25	91.57	93.08	29	90.79	92.32	30	89.68	91.05	34
Average interest-bearing funds / Average assets	57.08	60.43	38	57.72	62.97	29	56.84	61.99	30	59.41	64.06	28	61.84	65.57	34
Interest income (tax equivalent) / Average earning assets	1.79	2.96	7	1.77	3.18	6	1.75	3.06	6	2.17	3.55	6	3.36	4.41	6
Interest expense / Average earning assets	0.18	0.20	52	0.18	0.29	30	0.17	0.25	38	0.34	0.52	25	1.04	1.08	50
Net interest income (tax equivalent) / Average earning assets	1.61	2.75	8	1.59	2.88	6	1.58	2.80	7	1.83	3.01	9	2.33	3.33	16
Yield or Cost															
Total loans and leases (tax equivalent)	3.13	3.88	9	3.22	4.05	12	3.24	4.01	10	3.58	4.27	11	4.79	5.09	35
Interest-bearing bank balances	0.14	0.18	18	0.04	0.10	7	0.06	0.14	6	0.15	0.27	17	1.38	2.04	17
Federal funds sold and reverse repos	-0.01	0.28	6	-0.01	0.26	5	-0.03	0.25	6	0.29	0.68	35	1.73	2.44	30
Trading assets	1.27	0.43	79	1.16	0.39	79	1.17	0.45	75	1.49	0.60	77	1.86	0.99	70
Total earning assets	1.78	2.93	7	1.75	3.15	5	1.74	3.04	6	2.15	3.51	6	3.34	4.36	7
Investment securities (tax equivalent)	1.61	1.78	31	1.45	1.84	24	1.42	1.77	26	1.95	2.25	25	2.73	2.76	49
US Treasury and agency securities (excluding mortgage-backed securities)	0.77	1.09	25	0.63	1.30	19	0.58	1.14	18	1.08	1.75	22	1.97	2.32	31
Mortgage-backed securities	2.03	1.67	85	1.55	1.60	51	1.67	1.57	62	2.02	2.05	43	2.80	2.61	75
All other securities	1.96	2.75	23	2.06	2.93	21	2.05	2.81	27	2.47	3.24	21	3.59	4.06	42
Interest-bearing deposits	0.05	0.16	12	0.05	0.26	4	0.05	0.21	7	0.18	0.53	9	0.73	1.10	24
Time deposits of \$250K or more	0.23	0.48	15	0.35	0.82	9	0.30	0.66	12	0.84	1.42	7	1.16	1.96	6
Time deposits < \$250K	0.29	0.44	30	0.38	0.78	8	0.30	0.62	13	1.03	1.36	22	1.35	1.82	19
Other domestic deposits	0.03	0.13	5	0.04	0.17	5	0.03	0.15	6	0.13	0.36	8	0.66	0.93	32
Foreign deposits	0.21	0.14	70	0.02	0.13	37	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50
Federal funds purchased and repos	0.15	0.16	54	0.23	0.18	78	0.22	0.17	78	0.65	0.62	66	2.22	1.86	66
Other borrowed funds and trading liabilities	0.72	1.14	31	0.69	1.38	26	0.65	1.27	26	0.97	1.50	28	2.31	2.38	47
All interest-bearing funds	0.29	0.31	54	0.29	0.42	32	0.28	0.37	35	0.52	0.74	27	1.50	1.49	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	11,228,000		12,783,000		46,535,000		42,181,000		40,387,000						
Fiduciary activities income	604,000		555,000		2,341,000		2,024,000		1,985,000						
Service charges on deposit accounts - domestic	1,287,000		1,253,000		5,282,000		4,984,000		5,401,000						
Trading revenue.....	3,452,000		4,461,000		10,580,000		6,876,000		8,175,000						
Investment banking fees and commissions.....	5,160,000		5,767,000		23,292,000		19,775,000		17,600,000						
Insurance activities revenue.....	2,000		3,000		12,000		14,000		16,000						
Venture capital revenue.....	3,000		0		-2,000		0		1,000						
Net servicing fees	145,000		226,000		235,000		-73,000		75,000						
Net securitization income	13,000		30,000		134,000		51,000		118,000						
Net gains (losses) on sales of loans, OREO, other assets.....	95,000		-76,000		-59,000		425,000		-1,762,000						
Other non-interest income.....	467,000		564,000		4,720,000		8,105,000		8,778,000						
Total overhead expenses	15,076,000		15,754,000		60,752,000		56,858,000		54,035,000						
Personnel expense.....	9,147,000		10,016,000		37,057,000		33,425,000		32,920,000						
Net occupancy expense.....	1,601,000		1,760,000		6,576,000		6,459,000		5,966,000						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	20,000		17,000		76,000		95,000		112,000						
Other operating expenses.....	4,308,000		3,961,000		17,043,000		16,879,000		15,037,000						
Fee income on mutual funds and annuities.....	282,000		303,000		1,219,000		1,239,000		1,426,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	208,542		212,469		207,294		211,378		205,429						
Average personnel expense per employee.....	43.86		47.14		178.77		158.13		160.25						
Average assets per employee.....	15,375.63		13,523.22		14,611.23		12,663.77		11,713.55						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.51	2.26	60	2.37	2.10	60	2.62	2.17	61	2.94	2.02	68	3.53	2.72	66
Overhead expenses / Net Interest Income + non-interest income	65.60	61.09	65	68.31	59.31	85	67.54	59.28	82	66	62.28	68	60	61.29	49
Percent of Average Assets															
Total overhead expense	1.88	2.18	35	2.19	2.28	49	2.01	2.17	39	2.12	2.57	28	2.25	2.69	29
Personnel expense.....	1.14	1.21	42	1.39	1.28	63	1.22	1.21	57	1.25	1.30	46	1.37	1.41	46
Net occupancy expense.....	0.20	0.23	34	0.25	0.24	50	0.22	0.23	41	0.24	0.26	40	0.25	0.28	31
Other operating expenses.....	0.54	0.71	32	0.55	0.73	32	0.57	0.72	30	0.63	0.94	23	0.63	0.97	19
Overhead less non-interest income	0.48	1.18	10	0.41	1.10	9	0.47	1.10	10	0.55	1.25	12	0.57	1.32	11
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.30	60.59	68	67.98	58.69	85	67.22	58.83	82	65.62	61.82	67	59.61	60.64	51
Personnel expense.....	39.62	33.94	79	43.22	33.28	94	41	32.93	89	38.57	32.36	88	36.32	32.39	72
Net occupancy expense.....	6.93	6.43	57	7.60	6.42	67	7.28	6.23	68	7.45	6.58	65	6.58	6.52	52
Other operating expenses.....	18.75	19.35	51	17.17	18.45	46	18.94	19.18	51	19.59	22.28	44	16.71	21.20	27
Total non-interest income	48.64	26.24	88	55.16	28.42	91	51.49	27.67	89	48.68	28.83	87	44.55	29.23	83
Fiduciary activities income	2.62	2.31	64	2.40	2.15	60	2.59	2.20	62	2.34	2.09	62	2.19	1.97	61
Service charges on domestic deposit accounts	5.57	3.51	83	5.41	3.21	85	5.84	3.27	88	5.75	3.27	87	5.96	3.88	78
Trading revenue.....	14.95	0.53	97	19.25	0.97	96	11.71	0.62	95	7.94	1.28	91	9.02	1.18	92
Investment banking fees and commissions.....	22.35	2.33	97	24.89	2.51	97	25.77	2.58	97	22.82	2.46	96	19.42	3.54	92
Insurance activities revenue.....	0.01	0.38	37	0.01	0.38	37	0.01	0.36	37	0.02	0.41	34	0.02	0.47	36
Venture capital revenue.....	0.01	0.02	86	0	0.02	45	0	0.04	2	0	0.01	44	0	0.02	84
Net servicing fees	0.63	1.49	62	0.98	0.99	71	0.26	0.60	52	-0.08	0.01	24	0.08	0.28	46
Net securitization income	0.06	0	93	0.13	0.01	93	0.15	0.01	93	0.06	0	93	0.13	0.01	92
Net gain (loss) - sales of loans, OREO, and other assets	0.41	1.74	31	-0.33	3.74	1	-0.07	3.30	1	0.49	3.92	26	-1.94	1.86	4
Other non-interest income.....	2.02	8.92	7	2.43	8.65	7	5.22	9.27	25	9.35	9.65	58	9.68	10.04	60
Overhead less non-interest income	16.67	33.42	11	12.82	29.66	12	15.73	30.52	13	16.94	31.93	15	15.06	31.06	15
Applicable income taxes / Pretax net operating income (tax equivalent).....	10.17	20.83	3	12.03	21.04	4	5.81	21.18	2	5.65	18.63	5	15.96	20.56	16
Applicable income tax + TE / Pretax net operating income + TE	11.50	22.92	3	13.23	22.74	3	7.05	22.67	3	8.21	21.18	5	17.76	23.23	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	334,310,000	325,971,000	332,420,000	338,168,000	360,362,000	2.56	-1.30	
Commercial and industrial loans	312,841,000	279,678,000	298,150,000	291,121,000	302,952,000	11.86	16.87	
Loans to individuals	165,723,000	145,587,000	164,379,000	151,234,000	171,062,000	13.83	-0.77	
Loans to depository institutions and acceptances of other banks	14,523,000	9,889,000	14,276,000	11,876,000	19,610,000	46.86	-21.67	
Agricultural loans	2,837,000	537,000	2,923,000	622,000	644,000	428.31	317.21	
Other loans and leases	212,349,000	197,298,000	227,277,000	180,153,000	173,963,000	7.63	34.12	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	1,042,583,000	958,960,000	1,039,425,000	973,174,000	1,028,593,000	8.72	9.64	
Less: Allowance for loan and lease losses	12,104,000	16,168,000	12,387,000	18,802,000	9,416,000	-25.14	8.92	
Net loans and leases	1,030,479,000	942,792,000	1,027,038,000	954,372,000	1,019,177,000	9.30	9.65	
Debt securities that reprice or mature in over 1 year	919,307,000	807,724,000	938,716,000	630,818,000	426,203,000	13.81	143.99	
Mutual funds and equity securities	383,000	1,628,000	338,000	1,687,000	1,174,000	-76.47	-88.93	
Subtotal	1,950,169,000	1,752,144,000	1,966,092,000	1,586,877,000	1,446,554,000	11.30	47.73	
Interest-bearing bank balances	249,470,000	298,787,000	325,827,000	348,930,000	137,516,000	-16.51	67.91	
Federal funds sold and reverse repos	302,108,000	259,147,000	250,720,000	304,058,000	274,597,000	16.58	43.36	
Debt securities that reprice or mature within 1 year	41,724,000	38,901,000	35,035,000	41,932,000	35,157,000	7.26	24.96	
Trading assets	369,593,000	331,848,000	290,087,000	256,866,000	277,292,000	11.37	41.43	
Total earning assets	2,913,538,000	2,680,847,000	2,867,779,000	2,538,683,000	2,171,125,000	8.68	47.58	
Non-interest-bearing cash and due from depository institutions	29,769,000	33,560,000	29,222,000	36,430,000	30,151,000	-11.30	2.78	
Premises, fixed assets, and leases	21,248,000	20,794,000	21,323,000	21,249,000	20,362,000	2.18	128.01	
Other real estate owned	340,000	378,000	319,000	213,000	357,000	-10.05	-14.79	
Investment in unconsolidated subsidiaries	12,586,000	10,307,000	12,419,000	10,154,000	9,289,000	22.11	34.77	
Intangible and other assets	260,780,000	224,137,000	238,470,000	212,928,000	202,795,000	16.35	14.99	
Total assets	3,238,223,000	2,969,992,000	3,169,495,000	2,819,627,000	2,434,079,000	9.03	43.98	
Quarterly average assets	3,206,465,000	2,873,266,000	3,160,191,000	2,785,881,000	2,448,358,000	11.60	43.44	
Average loans and leases (YTD)	1,031,092,000	972,322,000	981,804,750	1,027,830,250	993,592,250	6.04	8.54	
Memoranda								
Loans held-for-sale	10,270,000	7,895,000	15,635,000	9,243,000	9,158,000	30.08	-30.38	
Loans not held-for-sale	1,032,313,000	951,065,000	1,023,790,000	963,931,000	1,019,435,000	8.54	10.27	
Real estate loans secured by 1–4 family	254,663,000	248,125,000	252,380,000	258,879,000	278,413,000	2.63	-1.99	
Commercial real estate loans	73,942,000	72,692,000	75,477,000	73,692,000	76,048,000	1.72	-0.76	
Construction and land development	9,387,000	9,943,000	9,691,000	9,920,000	9,131,000	-5.59	2.37	
Multifamily	5,841,000	4,798,000	5,392,000	4,807,000	5,049,000	21.74	2.06	
Nonfarm nonresidential	58,714,000	57,951,000	60,394,000	58,965,000	61,868,000	1.32	-1.51	
Real estate loans secured by farmland	2,187,000	1,908,000	2,049,000	1,847,000	1,966,000	14.62	15.35	
Total investment securities	961,888,000	848,273,000	974,107,000	674,457,000	462,543,000	13.39	132.47	
U.S. Treasury securities	312,644,000	219,989,000	309,970,000	131,346,000	67,333,000	42.12	537.89	
US agency securities (excluding mortgage-backed securities)	1,005,000	1,110,000	1,035,000	1,118,000	1,195,000	-9.46	-34.99	
Municipal securities	10,695,000	12,954,000	10,862,000	13,366,000	14,589,000	-17.44	-30.69	
Mortgage-backed securities	613,819,000	592,271,000	633,054,000	507,245,000	358,201,000	3.64	87.44	
Asset-backed securities	5,650,000	4,422,000	4,570,000	4,620,000	5,764,000	27.77	-38.39	
Other debt securities	17,692,000	15,899,000	14,278,000	15,075,000	14,287,000	11.28	130.57	
Mutual funds and equity securities	383,000	1,628,000	338,000	1,687,000	1,174,000	-76.47	-88.93	
Available-for-sale securities	289,287,000	270,614,000	299,178,000	234,491,000	245,639,000	6.90	-2.84	
U.S. Treasury securities	191,781,000	158,911,000	198,111,000	115,262,000	67,333,000	20.68	291.29	
US agency securities (excluding mortgage-backed securities)	1,005,000	1,110,000	1,035,000	1,118,000	1,195,000	-9.46	-34.99	
Municipal securities	10,681,000	12,935,000	10,848,000	13,347,000	14,560,000	-17.43	-30.45	
Mortgage-backed securities	62,914,000	77,372,000	70,743,000	85,069,000	143,505,000	-18.69	-70.26	
Asset-backed securities	5,650,000	4,422,000	4,570,000	4,620,000	5,764,000	27.77	-38.39	
Other debt securities	17,256,000	15,864,000	13,871,000	15,075,000	13,282,000	8.77	124.89	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-51,304,000	-6,743,000	-8,665,000	9,932,000	4,091,000			
Available-for-sale securities appreciation (depreciation)	-1,289,000	5,056,000	3,291,000	6,253,000	2,332,000			
Structured notes, fair value	2,886,000	697,000	1,524,000	789,000	1,544,000	314.06	-49.33	
Pledged securities	105,341,000	77,449,000	111,579,000	64,968,000	65,984,000	36.01	180.56	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	787,053,000	703,835,000	784,197,000	650,686,000	403,319,000	11.82	78.17
NOW, ATS and transaction accounts	117,298,000	121,789,000	120,268,000	120,298,000	146,324,000	-3.69	186.46
Time deposits less brokered deposits < \$250K	20,085,000	-960,000	20,413,000	2,938,000	-2,611,000		-27.14
MMDA and other savings accounts	1,023,345,000	916,537,000	1,008,201,000	874,263,000	732,874,000	11.65	54.76
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,947,781,000	1,741,201,000	1,933,079,000	1,648,185,000	1,279,906,000	11.86	66.26
Time deposits of \$250K or more	17,539,000	14,449,000	16,924,000	15,250,000	28,064,000	21.39	-21.80
Foreign deposits	106,913,000	101,565,000	114,343,000	106,465,000	90,766,000	5.27	52.15
Federal funds purchased and repos	214,685,000	199,443,000	192,329,000	170,323,000	165,109,000	7.64	15.36
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	9,730,000	4,953,000	8,958,000	1,000,000	0	96.45	
Other borrowings w/remaining maturity of 1 year or less	100,835,000	91,123,000	84,797,000	88,995,000	101,396,000	10.66	-13.09
Other borrowings w/remaining maturity over 1 year	238,097,000	206,142,000	244,237,000	216,184,000	191,809,000	15.50	61.33
Brokered deposits < \$250K	176,000	27,727,000	100,000	25,583,000	36,070,000	-99.37	-98.12
Noncore funding	687,975,000	645,402,000	661,688,000	623,800,000	613,214,000	6.60	24.69
Trading liabilities	160,068,000	143,185,000	136,295,000	115,301,000	119,931,000	11.79	45.76
Subordinated notes and debentures + trust preferred securities	28,928,000	26,184,000	27,203,000	26,759,000	24,897,000	10.48	-18.17
Other liabilities	146,854,000	140,020,000	141,164,000	132,658,000	131,287,000	4.88	30.57
Total liabilities	2,971,606,000	2,695,992,000	2,899,429,000	2,546,703,000	2,169,235,000	10.22	50.01
Equity Capital							
Perpetual preferred stock (including surplus)	27,137,000	24,319,000	24,708,000	24,510,000	23,401,000	11.59	7.60
Common stock	81,000	86,000	81,000	87,000	88,000	-5.81	-19.00
Common surplus	59,887,000	82,985,000	62,317,000	85,895,000	91,635,000	-27.83	-58.61
Retained earnings	192,929,000	170,082,000	188,064,000	164,088,000	156,319,000	13.43	82.93
Accumulated other comprehensive income	-13,417,000	-3,472,000	-5,104,000	-1,656,000	-6,633,000		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	266,617,000	274,000,000	270,066,000	272,924,000	264,810,000	-2.69	-0.57
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	34,000		
Total equity capital, including minority interest	266,617,000	274,000,000	270,066,000	272,924,000	264,844,000	-2.69	-0.57
Total liabilities and capital	3,238,223,000	2,969,992,000	3,169,495,000	2,819,627,000	2,434,079,000	9.03	43.98
Memoranda							
Non-interest-bearing deposits	814,642,000	726,258,000	811,654,000	668,384,000	417,037,000	12.17	80.38
Interest-bearing deposits	1,257,767,000	1,158,684,000	1,252,792,000	1,127,099,000	1,017,769,000	8.55	53.03
Total deposits	2,072,409,000	1,884,942,000	2,064,446,000	1,795,483,000	1,434,806,000	9.95	62.73
Long-term debt that reprices within 1 year	26,784,000	19,865,000	24,720,000	23,243,000	27,505,000	34.83	11.74
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	270,066,000	272,924,000	272,924,000	264,810,000	265,325,000		
Accounting restatements	0	0	0	-2,406,000	165,000		
Net income	7,067,000	8,050,000	31,978,000	17,894,000	27,430,000		
Net sale of new perpetual preferred stock	2,429,000	-191,000	198,000	1,109,000	1,075,000		
Net sale of new common stock	-2,459,000	-2,914,000	-23,590,000	-5,751,000	-27,185,000		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	2,173,000	2,053,000	7,996,000	7,709,000	7,578,000		
Change in other comprehensive income	-8,313,000	-1,816,000	-3,448,000	4,977,000	5,578,000		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	0	0	
Holding company equity capital, ending balance	266,617,000	274,000,000	270,066,000	272,924,000	264,810,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.32	37.11	11	10.98	36.10	11	10.49	36.25	10	11.99	36.22	13	14.80	37.78	18
Commercial and industrial loans	9.66	10.78	48	9.42	13.88	26	9.41	10.76	51	10.32	13.52	31	12.45	12.02	57
Loans to individuals	5.12	3.61	72	4.90	3.42	72	5.19	3.36	76	5.36	3.40	72	7.03	4.20	72
Loans to depository institutions and acceptances of other banks	0.45	0.02	95	0.33	0.02	94	0.45	0.02	96	0.42	0.03	93	0.81	0.04	95
Agricultural loans.....	0.09	0.17	64	0.02	0.19	39	0.09	0.18	62	0.02	0.19	43	0.03	0.24	43
Other loans and leases.....	6.56	4.19	74	6.64	4.29	70	7.17	4.47	72	6.39	4.63	67	7.15	5.01	69
Net loans and leases.....	31.82	59.31	9	31.74	60.99	6	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
Debt securities over 1 year.....	28.39	19.47	78	27.20	16.70	87	29.62	19.46	80	22.37	15.55	79	17.51	14.60	65
Mutual funds and equity securities	0.01	0.06	38	0.05	0.06	66	0.01	0.06	40	0.06	0.05	67	0.05	0.06	59
Subtotal	60.22	80.04	7	58.99	78.43	7	62.03	79.22	8	56.28	78.16	10	59.43	79.65	12
Interest-bearing bank balances	7.70	7.18	55	10.06	9.08	60	10.28	8.50	61	12.38	7.51	82	5.65	3.06	76
Federal funds sold and reverse repos	9.33	0.55	94	8.73	0.50	94	7.91	0.54	93	10.78	0.82	93	11.28	1.57	88
Debt securities 1 year or less	1.29	1.65	57	1.31	1.59	55	1.11	1.56	52	1.49	1.68	55	1.44	1.91	54
Trading assets	11.41	0.52	94	11.17	0.56	94	9.15	0.49	94	9.11	1.01	91	11.39	1.19	92
Total earning assets.....	89.97	91.28	34	90.26	91.48	35	90.48	91.77	35	90.04	91.05	37	89.20	89.53	43
Non-interest cash and due from depository institutions.....	0.92	0.96	45	1.13	1	59	0.92	0.82	61	1.29	1.07	68	1.24	1.14	57
Other real estate owned.....	0.01	0.01	64	0.01	0.02	55	0.01	0.01	63	0.01	0.02	37	0.01	0.03	41
All other assets.....	9.11	7.70	66	8.61	7.44	66	8.60	7.35	64	8.67	7.82	64	9.56	9.27	54
Memoranda															
Short-term investments	18.32	10.28	83	20.10	11.92	83	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85
U.S. Treasury securities.....	9.65	1.80	94	7.41	0.98	95	9.78	1.47	95	4.66	0.84	89	2.77	1.03	79
US agency securities (excluding mortgage-backed securities)	0.03	0.79	28	0.04	0.73	27	0.03	0.82	27	0.04	0.63	29	0.05	0.54	34
Municipal securities	0.33	1.72	34	0.44	1.77	35	0.34	1.73	32	0.47	1.69	37	0.60	1.34	42
Mortgage-backed securities	18.96	14.04	74	19.94	12.38	82	19.97	14.14	78	17.99	11.75	79	14.72	11.44	70
Asset-backed securities	0.17	0.56	58	0.15	0.35	64	0.14	0.50	60	0.16	0.32	65	0.24	0.28	70
Other debt securities	0.55	0.55	62	0.54	0.46	66	0.45	0.53	60	0.53	0.42	68	0.59	0.39	73
Loans held-for-sale.....	0.32	0.40	68	0.27	0.46	50	0.49	0.55	69	0.33	0.52	48	0.38	0.39	64
Loans held for investment	31.88	59.15	8	32.02	61.15	6	32.30	58.06	9	34.19	61.72	9	41.88	63.50	12
Real estate loans secured by 1–4 family	7.86	11.67	33	8.35	11.69	37	7.96	11.46	34	9.18	11.91	37	11.44	13.29	41
Revolving	0.81	1.40	40	1.05	1.51	49	0.86	1.42	43	1.19	1.66	48	1.60	2.07	47
Closed-end, secured by first liens	7.02	9.94	36	7.25	9.76	38	7.07	9.67	38	7.94	9.81	41	9.76	10.69	46
Closed-end, secured by junior liens	0.03	0.17	25	0.05	0.21	24	0.03	0.17	25	0.05	0.22	26	0.08	0.28	30
Commercial real estate loans	2.28	23.42	8	2.45	22.27	8	2.38	22.69	8	2.61	22.22	10	3.12	22.23	14
Construction and land development	0.29	3.49	11	0.33	3.32	10	0.31	3.34	10	0.35	3.40	14	0.38	3.44	17
Multifamily.....	0.18	3.52	6	0.16	3.21	6	0.17	3.57	6	0.17	3.12	9	0.21	3.01	11
Nonfarm nonresidential	1.81	15.11	10	1.95	14.77	9	1.91	14.57	9	2.09	14.72	12	2.54	14.69	16
Real estate loans secured by farmland.....	0.07	0.33	49	0.06	0.33	47	0.06	0.30	50	0.07	0.33	46	0.08	0.36	50

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	32.07	61.87	13	33.99	57.91	13	31.98	61.05	13	34.75	57.15	17	35.03	57.46	19
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	32.07	61.87	13	33.99	57.91	13	31.98	61.05	13	34.75	57.15	17	35.03	57.46	19
Real estate loans secured by 1–4 family.....	24.43	20.07	64	25.87	19.43	70	24.28	19.86	65	26.60	19.43	74	27.07	20.75	69
Revolving	2.53	2.35	57	3.26	2.45	62	2.63	2.43	56	3.44	2.64	62	3.78	3.15	57
Closed-end.....	21.90	17.49	71	22.61	16.76	74	21.65	17.24	69	23.16	16.59	78	23.29	17.39	73
Commercial real estate loans	7.09	38.39	7	7.58	35.36	8	7.26	37.86	8	7.57	34.63	10	7.39	33.52	10
Construction and land development.....	0.90	5.82	13	1.04	5.29	13	0.93	5.65	13	1.02	5.26	15	0.89	5.09	15
1–4 family.....	0.04	1.29	17	0.06	1.05	16	0.04	1.18	16	0.06	0.93	17	0.06	0.94	21
Other.....	0.86	4.49	13	0.98	4.21	14	0.89	4.40	13	0.96	4.19	16	0.83	4.02	15
Multifamily.....	0.56	5.66	6	0.50	5.08	6	0.52	5.78	5	0.49	4.96	6	0.49	4.69	9
Nonfarm nonresidential	5.63	25	9	6.04	23.47	10	5.81	24.56	10	6.06	22.93	12	6.01	22.15	12
Owner-occupied.....	2.25	8.44	17	2.28	7.93	14	2.22	8.29	18	2.28	7.68	17	2.20	7.72	19
Other.....	3.38	16.32	7	3.76	15.25	9	3.59	15.94	9	3.78	14.95	10	3.82	14.34	9
Real estate loans secured by farmland.....	0.21	0.59	56	0.20	0.56	56	0.20	0.54	57	0.19	0.54	56	0.19	0.55	55
Loans to depository institutions and acceptances of other banks.....	1.39	0.03	97	1.03	0.03	96	1.37	0.04	96	1.22	0.06	93	1.91	0.11	93
Commercial and industrial loans	30.01	18.81	83	29.16	23.16	70	28.68	18.86	79	29.91	22.17	76	29.45	19.53	78
Loans to individuals	15.90	6.52	80	15.18	6.02	82	15.81	6.24	81	15.54	6.13	82	16.63	7.13	81
Credit card loans	7.76	0.51	94	7.59	0.50	94	7.84	0.53	93	8.09	0.65	93	9.49	0.81	93
Agricultural loans.....	0.27	0.31	68	0.06	0.33	44	0.28	0.34	67	0.06	0.32	49	0.06	0.37	47
Other loans and leases.....	20.37	8.03	88	20.57	8.05	88	21.87	8.75	89	18.51	9.09	85	16.91	9.85	78
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	161.32	395.39	14	152.43	382.51	12	161.10	391.81	13	157.52	381.27	15	182.09	391.26	18
Real estate loans secured by 1–4 family.....	122.89	125.02	49	116.03	124.29	49	122.31	126.06	50	120.59	125.03	50	140.68	138.18	53
Revolving	12.73	14.84	52	14.64	16.14	54	13.25	15.44	53	15.60	17.42	53	19.63	21.26	53
Closed-end.....	110.15	108.83	55	101.39	106.79	53	109.06	108.85	53	104.99	106.14	51	121.05	115.20	53
Commercial real estate loans	35.68	249.33	8	33.99	237.40	8	36.58	245.88	8	34.33	234.65	10	38.43	229.44	13
Construction and land development.....	4.53	36.95	11	4.65	35.26	11	4.70	35.95	13	4.62	35.62	14	4.61	34.95	16
1–4 family.....	0.22	8.02	17	0.25	6.84	15	0.22	7.42	15	0.27	6.34	16	0.29	6.61	20
Other.....	4.31	28.49	14	4.40	28.01	12	4.47	28.11	14	4.35	28.16	14	4.32	27.32	16
Multifamily.....	2.82	37.99	6	2.24	34.02	6	2.61	38.66	5	2.24	32.74	7	2.55	31.04	9
Nonfarm nonresidential	28.33	160.85	11	27.10	157.71	10	29.27	158.05	10	27.47	155.06	13	31.26	152.10	16
Owner-occupied.....	11.31	53.96	14	10.23	52.99	13	11.20	52.99	15	10.34	52.37	16	11.41	53.07	19
Other.....	17.03	105.37	9	16.87	102.29	9	18.07	102.54	10	17.12	100.54	12	19.85	97.41	16
Real estate loans secured by farmland.....	1.06	3.46	54	0.89	3.50	48	0.99	3.22	53	0.86	3.44	47	0.99	3.60	51
Loans to depository institutions and acceptances of other banks.....	7.01	0.18	97	4.62	0.18	94	6.92	0.21	96	5.53	0.28	95	9.91	0.44	95
Commercial and industrial loans	150.96	113.45	71	130.78	145.22	45	144.49	114.45	69	135.60	139.91	48	153.08	122.02	65
Loans to individuals	79.97	36.67	79	68.08	35.91	78	79.66	34.55	80	70.44	37.47	78	86.44	43.51	77
Credit card loans	39.06	2.64	94	34.04	2.59	93	39.51	2.77	93	36.66	3.30	92	49.32	4.34	92
Agricultural loans.....	1.37	1.66	68	0.25	1.94	42	1.42	1.86	68	0.29	1.88	46	0.33	2.18	46
Other loans and leases.....	102.47	47.86	83	92.26	47.52	81	110.14	51.06	84	83.92	49.54	75	87.90	52.44	77
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.60	30.57	6	6.47	27.81	7	7.71	30.07	7	6.51	27.32	9	6.36	26.45	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.21	198.65	8	29.01	185.94	8	38.84	195.33	8	29.50	183.76	10	33.03	178.57	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	44.52	256.17	9	39.24	243.39	8	50.04	252.85	9	39.84	240.85	10	44.44	236.10	14

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	18.32	10.28	83	20.10	11.92	83	19.30	11.47	83	24.65	11.17	88	18.38	7.63	85
Liquid assets	57.95	28.10	93	58.40	27.16	94	57.99	29.03	93	56.17	26.22	91	47.01	22.44	89
Investment securities	29.70	21.67	76	28.56	18.78	86	30.73	21.63	77	23.92	17.85	74	19	16.99	61
Net loans and leases	31.82	59.31	9	31.74	60.99	6	32.40	58.67	9	33.85	61.58	10	41.87	63.77	12
Net loans, leases and standby letters of credit	35.31	60.12	9	35.37	61.79	8	36.12	59.49	9	37.66	62.48	10	46.42	64.84	15
Core deposits	60.15	76.85	13	58.63	73.69	15	60.99	75.71	13	58.45	70.67	19	52.58	63.09	22
Noncore funding	21.25	9.46	84	21.73	11.95	82	20.88	10.30	82	22.12	14.13	78	25.19	19.36	70
Time deposits of \$250K or more	0.54	1.46	20	0.49	1.96	12	0.53	1.58	17	0.54	2.11	13	1.15	2.94	21
Foreign deposits	3.30	0.32	91	3.42	0.34	90	3.61	0.34	90	3.78	0.36	89	3.73	0.43	89
Federal funds purchased and repos	6.63	1.11	93	6.72	1.22	91	6.07	1.23	90	6.04	1.47	88	6.78	1.94	85
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.70	0.44	5	-2.01	0.60	5	-1.84	0.54	7	-4.74	0.54	5	-4.50	0.48	7
Commercial paper	0.30	0.02	92	0.17	0.01	93	0.28	0.01	93	0.04	0.01	91	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.11	1.03	85	3.07	1.11	85	2.68	1	84	3.16	1.24	82	4.17	3.01	65
Earning assets that reprice within 1 year	41.03	36.68	58	41.71	38.67	57	42.13	37.37	62	48.46	39.38	75	47.20	39.29	77
Interest-bearing liabilities that reprice within 1 year	3.45	6.16	34	3.89	7.73	27	3.82	6.39	37	4.57	8.20	32	5.49	10.19	19
Long-term debt that reprices within 1 year	0.83	0.22	83	0.67	0.28	82	0.78	0.26	83	0.82	0.47	81	1.13	0.96	72
Net assets that reprice within 1 year	36.75	29.01	65	37.16	29.49	67	37.53	29.65	68	43.06	29.11	82	40.57	26.63	87
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.85	-1.97	75	2.77	-0.51	63	2.55	-2.33	66	-4.48	3.20	28	11.47	14.45	42
Net short-term noncore funding dependence	-12.42	-6.65	28	-14.32	-6.88	21	-15.25	-7.71	25	-24.18	-4.76	9	-7.32	3.38	15
Short-term investment / Short-term noncore funding	169.04	265.83	44	172.55	246.74	47	196.15	273.46	45	223.33	184.19	65	131.05	77.77	76
Liquid assets - short-term noncore funding / Nonliquid assets	112.03	35.38	93	112.40	30.67	94	114.61	36.68	93	102.97	28.18	91	62.26	16.97	89
Net loans and leases / Total deposits	49.72	73.06	8	50.02	76.22	7	49.75	72.79	9	53.15	79.43	9	71.03	90.31	14
Net loans and leases / Core deposits	52.91	78.05	8	54.15	83.77	5	53.13	78.25	9	57.90	88.34	6	79.63	103.93	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-26.04	-3.53	1	-3.35	0.62	1	-4.41	0.12	2	4.96	1.57	92	2.17	0.72	87
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.65	-8.82	94	2.51	1.31	76	1.68	-0.25	86	3.13	4.31	42	1.24	1.36	53
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.15	82	0	0	45	0	-0.02	60	0	0.02	15	0	0	50
Percent of Investment Securities															
Held-to-maturity securities	69.89	20.27	95	67.91	12.84	96	69.25	14.28	96	64.98	11.38	97	46.64	12.67	90
Available-for-sale securities	30.07	77.97	4	31.90	85.49	4	30.71	83.77	3	34.77	87.23	2	53.11	85.40	9
U.S. Treasury securities	32.50	8.39	89	25.93	5.10	90	31.82	6.70	90	19.47	4.72	89	14.56	6.15	80
US agency securities (excluding mortgage-backed securities)	0.10	3.73	25	0.13	4.35	24	0.11	4.12	25	0.17	4.01	25	0.26	3.49	33
Municipal securities	1.11	7.89	31	1.53	9.71	30	1.12	8.22	29	1.98	9.83	35	3.15	7.75	43
Mortgage-backed securities	63.81	65.55	42	69.82	66.67	49	64.99	66.54	45	75.21	66.64	60	77.44	67.43	58
Asset-backed securities	0.59	2.78	56	0.52	1.97	63	0.47	2.50	58	0.68	1.91	64	1.25	1.66	72
Other debt securities	1.84	3.16	54	1.87	3.05	55	1.47	3.08	48	2.24	3.01	58	3.09	2.94	68
Mutual funds and equity securities	0.04	0.30	36	0.19	0.36	58	0.03	0.29	38	0.25	0.35	62	0.25	0.40	59
Debt securities 1 year or less	4.34	8.63	42	4.59	9.29	38	3.60	7.78	38	6.22	10.55	39	7.60	11.86	46
Debt securities 1 to 5 years	6.90	18.50	23	4.70	16.09	28	5.78	18.25	23	5.84	17.03	29	8.77	17.94	41
Debt securities over 5 years	88.68	70.45	84	90.52	72.48	79	90.58	71.11	86	87.69	69.86	73	83.37	66.02	68
Pledged securities	10.95	29.79	21	9.13	33.48	17	11.45	32.26	20	9.63	35.67	18	14.27	30.57	26
Structured notes, fair value	0.30	0.08	88	0.08	0.05	88	0.16	0.11	86	0.12	0.02	90	0.33	0.03	91
Percent Change from Prior Like Quarter															
Short-term investments	-0.59	-1.29	52	4.14	156.41	13	-11.99	27.98	24	55.37	183.32	34	0.07	26.69	39
Investment securities	13.39	28.40	33	83.54	31.91	88	44.43	31.36	70	45.81	23.62	81	6.46	11.75	50
Core deposits	11.86	14.47	55	21.81	29.18	27	17.29	16.94	63	28.77	26.88	67	1.54	11.23	14
Noncore funding	6.60	-10.65	75	1.53	-25.09	82	6.07	-14.79	80	1.73	-12.18	67	4.09	6.59	48

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,005,082,000	930,685,000	960,455,000
Commit: Secured commercial real estate loans	11,257,000	9,110,000	11,001,000	9,675,000	10,454,000
Commit: Unsecured real estate loans	12,078,000	11,549,000	13,253,000	10,776,000	11,858,000
Credit card lines (reported semiannually, June/Dec)			406,169,000	384,955,000	376,066,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	112,936,000	107,672,000	117,634,000	107,518,000	110,755,000
Commercial and similar letters of credit	1,696,000	1,545,000	1,520,000	1,280,000	1,562,000
Securities lent	36,438,000	35,356,000	33,611,000	28,569,000	27,618,000
Credit derivatives - notional amount (holding company as guarantor)	458,251,000	420,096,000	365,044,000	370,132,000	386,371,000
Credit derivatives - notional amount (holding company as beneficiary)	489,990,000	441,457,000	382,293,000	386,317,000	408,208,000
Credit derivative contracts w/ purchased credit protection-investment grade	714,802,000	664,282,000	570,573,000	596,184,000	625,700,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	409,602,000	344,026,000	350,465,000	303,849,000	317,817,000
Derivative Contracts					
Interest rate futures and forward contracts	4,547,327,000	5,241,592,000	2,243,205,000	3,222,159,000	3,279,824,000
Written options contracts (interest rate)	1,696,930,000	1,690,686,000	1,616,061,000	1,530,461,000	1,767,750,000
Purchased options contracts (interest rate)	1,658,671,000	1,728,185,000	1,673,652,000	1,545,784,000	1,673,586,000
Interest rate swaps	23,716,568,000	17,024,581,000	18,068,105,000	13,242,830,000	15,074,355,000
Futures and forward foreign exchange	4,732,407,000	4,508,057,000	3,877,209,000	3,481,041,000	3,597,176,000
Written options contracts (foreign exchange)	420,363,000	334,954,000	287,170,000	289,559,000	274,280,000
Purchased options contracts (foreign exchange)	365,012,000	326,105,000	267,622,000	279,283,000	261,582,000
Foreign exchange rate swaps	1,452,954,000	1,457,916,000	1,420,873,000	1,475,750,000	1,657,732,000
Commodity and other futures and forward contracts	267,014,000	205,043,000	214,796,000	169,809,000	186,349,000
Written options contracts (commodity and other)	878,426,000	654,096,000	782,137,000	623,782,000	764,291,000
Purchased options contracts (commodity and other)	764,677,000	579,620,000	695,265,000	565,838,000	706,476,000
Commodity and other swaps	477,791,000	379,684,000	491,565,000	356,648,000	357,077,000

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							31.71	22.78	80	33.01	22.01	83	39.46	23.52	84
Standby letters of credit	3.49	0.64	95	3.63	0.67	94	3.71	0.65	94	3.81	0.71	95	4.55	0.84	96
Commercial and similar letters of credit	0.05	0.02	84	0.05	0.02	86	0.05	0.02	86	0.05	0.02	84	0.06	0.02	83
Securities lent	1.13	0.08	91	1.19	0.11	91	1.06	0.10	91	1.01	0.18	89	1.13	0.40	88
Credit derivatives - notional amount (holding company as guarantor)	14.15	0.26	96	14.14	0.28	96	11.52	0.24	96	13.13	0.35	95	15.87	0.42	95
Credit derivatives - notional amount (holding company as beneficiary)	15.13	0.18	96	14.86	0.18	96	12.06	0.18	96	13.70	0.30	94	16.77	0.52	93
Credit derivative contracts w/ purchased credit protection-investment grade	22.07	0.19	96	22.37	0.17	96	18	0.18	96	21.14	0.25	95	25.71	0.30	95
Credit derivative contracts w/ purchased credit protection-noninvest grade	12.65	0.17	96	11.58	0.16	96	11.06	0.13	96	10.78	0.30	94	13.06	0.45	94
Derivative contracts	1,265.45	45.51	95	1,149.18	42.67	95	998.19	46.30	95	949.88	48.62	95	1,216.09	68.47	94
Interest rate contracts	976.45	33.09	95	864.82	30.32	96	744.63	32.46	94	693.04	34.36	95	895.43	47.31	94
Interest rate futures and forward contracts	140.43	4.02	96	176.49	4.59	95	70.77	3.25	94	114.28	6.21	94	134.75	10.67	92
Written options contracts (interest rate)	52.40	1.59	95	56.93	2	96	50.99	1.41	96	54.28	2.18	96	72.63	2.47	94
Purchased options contracts (interest rate)	51.22	1.35	95	58.19	1.45	95	52.81	1.31	95	54.82	1.46	95	68.76	2.65	94
Interest rate swaps	732.39	19.54	96	573.22	20.33	95	570.06	20.49	95	469.67	20.83	95	619.30	28.86	94
Foreign exchange contracts	215.26	6.48	94	223.13	6.19	94	184.66	6.30	93	195.97	6.01	94	237.90	10.12	93
Futures and forward foreign exchange contracts	146.14	3.96	94	151.79	3.83	94	122.33	3.78	94	123.46	3.47	94	147.78	5.23	93
Written options contracts (foreign exchange)	12.98	0.05	95	11.28	0.03	95	9.06	0.04	95	10.27	0.03	95	11.27	0.05	95
Purchased options contracts (foreign exchange)	11.27	0.05	95	10.98	0.04	95	8.44	0.04	95	9.90	0.04	95	10.75	0.08	95
Foreign exchange rate swaps	44.87	0.74	94	49.09	0.71	94	44.83	0.76	94	52.34	0.77	94	68.11	2.03	93
Equity, commodity, and other derivative contracts	73.74	1.07	96	61.23	0.80	95	68.90	0.92	95	60.86	1.86	93	82.75	3.32	93
Commodity and other futures and forward contracts	8.25	0.08	95	6.90	0.06	95	6.78	0.07	95	6.02	0.14	94	7.66	0.19	94
Written options contracts (commodity and other)	27.13	0.36	96	22.02	0.27	95	24.68	0.32	96	22.12	0.52	94	31.40	0.98	94
Purchased options contracts (commodity and other)	23.61	0.26	96	19.52	0.18	95	21.94	0.21	96	20.07	0.37	94	29.02	0.94	94
Commodity and other swaps	14.75	0.32	96	12.78	0.27	96	15.51	0.31	96	12.65	0.32	95	14.67	0.38	96
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							102.37	44.98	90	90.55	42.82	87	96.66	45.53	86

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	40,978,140,000	34,130,519,000	31,637,660,000	26,782,944,000	29,600,478,000
Interest rate contracts	31,619,496,000	25,685,044,000	23,601,023,000	19,541,234,000	21,795,515,000
Foreign exchange contracts.....	6,970,736,000	6,627,032,000	5,852,874,000	5,525,633,000	5,790,770,000
Equity, commodity, and other contracts	2,387,908,000	1,818,443,000	2,183,763,000	1,716,077,000	2,014,193,000
Derivatives Position					
Futures and forwards	9,546,748,000	9,954,692,000	6,335,210,000	6,873,009,000	7,063,349,000
Written options	2,995,719,000	2,679,736,000	2,685,368,000	2,443,802,000	2,806,321,000
Exchange-traded.....	705,881,000	494,693,000	625,813,000	473,523,000	638,764,000
Over-the-counter.....	2,289,838,000	2,185,043,000	2,059,555,000	1,970,279,000	2,167,557,000
Purchased options	2,788,360,000	2,633,910,000	2,636,539,000	2,390,905,000	2,641,644,000
Exchange-traded.....	678,826,000	509,356,000	625,678,000	470,308,000	625,381,000
Over-the-counter.....	2,109,534,000	2,124,554,000	2,010,861,000	1,920,597,000	2,016,263,000
Swaps	25,647,313,000	18,862,181,000	19,980,543,000	15,075,228,000	17,089,164,000
Held for trading.....	39,618,162,000	32,940,480,000	30,326,911,000	25,820,534,000	28,928,090,000
Interest rate contracts	30,403,330,000	24,656,586,000	22,407,570,000	18,711,298,000	21,240,179,000
Foreign exchange contracts.....	6,827,305,000	6,466,179,000	5,735,982,000	5,394,112,000	5,674,450,000
Equity, commodity, and other contracts	2,387,527,000	1,817,715,000	2,183,359,000	1,715,124,000	2,013,461,000
Non-traded.....	1,359,978,000	1,190,039,000	1,310,749,000	962,410,000	672,388,000
Interest rate contracts	1,216,166,000	1,028,458,000	1,193,453,000	829,936,000	555,336,000
Foreign exchange contracts.....	143,431,000	160,853,000	116,892,000	131,521,000	116,320,000
Equity, commodity, and other contracts	381,000	728,000	404,000	953,000	732,000
Derivative contracts (excluding futures and FX 14 days or less)	65,719,559,000	54,887,328,000	53,362,451,000	45,037,823,000	45,130,314,000
One year or less	38,441,115,000	31,614,225,000	29,106,893,000	25,696,034,000	26,108,531,000
Over 1 year to 5 years	17,355,909,000	14,648,004,000	15,445,103,000	12,041,432,000	12,132,607,000
Over 5 years	9,922,535,000	8,625,099,000	8,810,455,000	7,300,357,000	6,889,176,000
Gross negative fair value (absolute value)	376,693,000	362,959,000	349,207,000	426,710,000	328,493,000
Gross positive fair value.....	376,206,000	367,490,000	342,720,000	427,885,000	336,452,000
Held for trading.....	347,415,000	338,127,000	317,697,000	399,082,000	316,304,000
Non-traded	28,791,000	29,363,000	25,023,000	28,803,000	20,148,000
Current credit exposure on risk-based capital derivative contracts	122,877,000	103,738,000	96,768,000	102,320,000	91,549,000
Credit losses on derivative contracts	0	2,000	-9,000	35,000	7,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	77.16	93.91	14	75.26	94.52	12	74.60	94.17	13	72.96	94.10	13	73.63	93.44	14
Foreign exchange contracts	17.01	3.18	89	19.42	3.16	90	18.50	3.47	89	20.63	3.49	89	19.56	3.20	88
Equity, commodity, and other contracts	5.83	1.19	85	5.33	1.04	86	6.90	1.14	87	6.41	1.17	87	6.80	1.64	89
Futures and forwards	23.30	10.22	79	29.17	12.82	78	20.02	11.16	75	25.66	14.05	74	23.86	13.49	75
Written options	7.31	6.03	67	7.85	8.11	62	8.49	6.28	70	9.12	8.18	67	9.48	5.91	74
Exchange-traded	1.72	0.13	92	1.45	0.10	91	1.98	0.12	92	1.77	0.14	91	2.16	0.15	90
Over-the-counter	5.59	5.74	62	6.40	7.80	59	6.51	5.96	65	7.36	7.73	60	7.32	5.10	72
Purchased options	6.80	3.59	72	7.72	3.58	75	8.33	3.27	78	8.93	3.42	78	8.92	4.42	75
Exchange-traded	1.66	0.13	90	1.49	0.11	92	1.98	0.12	92	1.76	0.15	92	2.11	0.28	89
Over-the-counter	5.15	3.11	72	6.22	3.15	78	6.36	2.87	78	7.17	2.86	78	6.81	3.35	78
Swaps	62.59	74.58	28	55.26	69.64	28	63.15	74.26	27	56.29	68.76	30	57.73	69.75	29
Held for trading	96.68	38.74	83	96.51	42.14	85	95.86	40.42	82	96.41	43.53	85	97.73	44.16	85
Interest rate contracts	74.19	32.48	75	72.24	36.29	72	70.83	34.15	71	69.86	36.62	69	71.76	37.24	70
Foreign exchange contracts	16.66	1.60	93	18.95	1.47	93	18.13	1.68	92	20.14	1.60	92	19.17	1.60	93
Equity, commodity, and other contracts	5.83	0.58	90	5.33	0.51	91	6.90	0.60	90	6.40	0.68	90	6.80	0.83	92
Non-traded	3.32	61.26	16	3.49	57.86	14	4.14	59.58	17	3.59	56.47	14	2.27	55.84	14
Interest rate contracts	2.97	57.41	16	3.01	54.11	15	3.77	56.71	17	3.10	53.82	16	1.88	52.22	16
Foreign exchange contracts	0.35	0.37	79	0.47	0.45	81	0.37	0.40	80	0.49	0.46	80	0.39	0.34	79
Equity, commodity, and other contracts	0	0.11	78	0	0.12	77	0	0.09	78	0	0.10	78	0	0.13	79
Derivative contracts (excluding futures and forex 14 days or less)	160.38	92.63	99	160.82	90.92	99	168.67	92.53	99	168.16	91.48	96	152.46	93.86	94
One year or less	93.81	27.97	90	92.63	26.80	93	92	27.56	92	95.94	32.05	91	88.20	32.17	89
Over 1 year to 5 years	42.35	26.35	73	42.92	28.69	71	48.82	27.01	81	44.96	27.06	76	40.99	30.45	66
Over 5 years	24.21	29.53	46	25.27	30.03	46	27.85	29.89	49	27.26	29.56	50	23.27	28.09	48
Gross negative fair value (absolute value)	0.92	1.21	34	1.06	1.21	51	1.10	0.98	60	1.59	1.55	60	1.11	0.83	67
Gross positive fair value	0.92	1.52	31	1.08	1.70	23	1.08	1.34	37	1.60	2.23	35	1.14	1.19	54
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.91	0.06	96	1.80	0.05	96	1.78	0.04	96	2.13	0.07	96	1.74	0.06	94
Gross positive fair value (X)	1.91	0.06	96	1.83	0.07	96	1.74	0.05	96	2.14	0.09	96	1.78	0.07	94
Held for trading (X)	1.76	0.04	96	1.68	0.05	96	1.62	0.04	96	1.99	0.07	96	1.68	0.06	94
Non-traded (X)	0.15	0.01	97	0.15	0.01	98	0.13	0.01	98	0.14	0.02	98	0.11	0.01	98
Current credit exposure (X)	0.62	0.04	97	0.52	0.05	95	0.49	0.04	96	0.51	0.06	95	0.49	0.05	94
Credit losses on derivative contracts	0	0	47	0	0	94	0	0	3	0.02	0	93	0	0	96
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	7.50	0.47	97	6.88	0.61	95	5.98	0.46	96	6.91	0.85	93	6.13	0.73	93

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	12,387,000	18,802,000	18,802,000	9,416,000	9,601,000
Gross losses	734,000	1,184,000	3,797,000	5,420,000	5,646,000
Write-downs, transfers to loans held-for-sale	0	0	0	14,000	4,000
Recoveries	342,000	361,000	1,554,000	1,298,000	1,999,000
Net losses	392,000	823,000	2,243,000	4,122,000	3,647,000
Provision for loan and lease losses	108,000	-1,812,000	-4,173,000	10,566,000	3,574,000
Adjustments	1,000	1,000	1,000	2,942,000	-112,000
Ending balance	12,104,000	16,168,000	12,387,000	18,802,000	9,416,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.04	51	-0.25	-0.11	27	-0.14	-0.09	33	0.39	0.51	33	0.15	0.15	61
Provision for loan and lease losses / Average loans and leases	0.04	0.06	55	-0.75	-0.20	14	-0.43	-0.16	19	1.03	0.82	73	0.36	0.24	76
Provision for loan and lease losses / Net loan and lease losses	27.55	49.50	44	-220.17	-168.35	29	-186.05	-105.48	35	256.33	487.86	36	98	130.58	25
Allowance for loan and lease losses / Total loans and leases not held for sale	1.17	1.20	51	1.70	1.49	70	1.21	1.23	51	1.95	1.58	76	0.92	0.83	61
Allowance for loan and lease losses / Total loans and leases	1.16	1.17	49	1.69	1.47	71	1.19	1.20	49	1.93	1.55	77	0.92	0.81	60
Allowance for loan and lease losses / Net loans and leases losses (X)	7.72	38.27	32	4.91	18.09	15	5.52	21.39	19	4.56	11.58	27	2.58	8.03	24
Allowance for loan and lease losses / Nonaccrual assets	239.64	355.27	41	286.11	291.29	60	251.51	364.13	42	346.96	299.17	70	241.07	218.72	70
ALLL / 90+ days past due + nonaccrual loans and leases	179.85	284.19	36	217.52	246.27	51	194.03	287.08	36	251.03	244.34	60	148.05	151.73	60
Gross loan and lease losses / Average loans and leases	0.28	0.17	77	0.49	0.24	83	0.39	0.19	86	0.53	0.34	78	0.57	0.28	86
Recoveries / Average loans and leases	0.13	0.07	82	0.15	0.08	82	0.16	0.08	86	0.13	0.07	84	0.20	0.08	90
Net losses / Average loans and leases	0.15	0.09	75	0.34	0.16	84	0.23	0.11	83	0.40	0.27	74	0.37	0.21	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	89	0	0	80
Recoveries / Prior year-end losses	9.01	10.98	45	6.66	7.39	57	28.67	34.67	50	22.99	33.98	35	37	36.22	61
Earnings coverage of net loan and lease losses (X)	20.38	38.54	53	8.94	25.70	34	13.29	39.72	32	7.17	22.91	34	9.96	24.40	41
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	32	-0.03	0.03	15	-0.03	0.02	12	0.06	0.04	66	-0.10	0.01	1
Real estate loans secured by 1–4 family	-0.06	-0.02	18	-0.06	-0.01	12	-0.06	-0.02	14	-0.04	0.01	12	-0.15	0.01	2
Revolving	-0.38	-0.08	10	-0.37	-0.03	8	-0.35	-0.07	12	-0.19	0.01	8	-0.60	0.02	3
Closed-end	-0.03	-0.02	37	-0.01	-0.01	38	-0.02	-0.01	32	-0.02	0	25	-0.07	0	5
Commercial real estate loans	0.02	0	81	0.04	0.05	67	0.03	0.04	62	0.21	0.07	84	0.04	0.01	76
Construction and land development	0	-0.02	72	0	0	57	-0.02	0	23	0.08	0	89	0	-0.01	60
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	-0.02	0	21	0.08	0	92	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0.02	0.01	83	0.06	0.07	70	0.04	0.05	63	0.25	0.11	83	0.05	0.02	76
Owner-occupied	0	0	64	0	0.01	50	0	0.01	15	0.03	0.02	76	0.01	0.01	76
Other	0.02	0	87	0.06	0.06	73	0.04	0.04	70	0.22	0.08	84	0.04	0.01	83
Real estate loans secured by farmland	0	0	57	0.42	0	97	0	0	54	0	0.02	46	0.05	0.01	89
Commercial and industrial loans	0.03	0.11	50	0.17	0.20	57	0.12	0.17	50	0.37	0.47	49	0.20	0.37	37
Loans to individuals	0.72	0.70	59	1.83	1.06	82	1.05	0.71	73	1.63	1.13	75	1.84	1.17	78
Credit card loans	1.47	1.88	36	3.48	2.41	74	2.11	1.84	63	2.98	2.92	50	3.02	3.11	44
Agricultural loans	0	0	54	-0.74	0.02	1	0.07	0.02	83	5.95	0.19	98	0.31	0.08	84
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.16	0.16	71	0.13	0.09	72	0.12	0.10	71	0.20	0.15	71	0.15	0.15	64

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	4,495,000	4,129,000	4,317,000	4,115,000	5,262,000
90+ days past due loans and leases	1,748,000	1,866,000	1,531,000	2,158,000	2,552,000
Nonaccrual loans and leases	4,982,000	5,567,000	4,853,000	5,332,000	3,808,000
Total past due and nonaccrual loans and leases	11,225,000	11,562,000	10,701,000	11,605,000	11,622,000
Restructured 30–89 days past due	224,000	259,000	232,000	286,000	493,000
Restructured 90+ days past due	386,000	473,000	412,000	483,000	674,000
Restructured nonaccrual	2,697,000	2,589,000	2,433,000	2,167,000	2,079,000
Total restructured loans and leases	3,307,000	3,321,000	3,077,000	2,936,000	3,246,000
30–89 days past due loans held for sale	604,000	57,000	482,000	7,000	9,000
90+ days past due loans held for sale	50,000	18,000	41,000	32,000	11,000
Nonaccrual loans held for sale	336,000	384,000	264,000	359,000	239,000
Total past due and nonaccrual loans held for sale	990,000	459,000	787,000	398,000	259,000
Restructured loans and leases in compliance	4,429,000	4,662,000	4,071,000	4,627,000	5,523,000
Other real estate owned	340,000	378,000	319,000	213,000	357,000
Other Assets					
30–89 days past due	0	0	2,000	2,000	3,000
90+ days past due	0	18,000	1,000	16,000	4,000
Nonaccrual	69,000	84,000	72,000	87,000	98,000
Total other assets past due and nonaccrual	69,000	102,000	75,000	105,000	105,000

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases														
30–89 days past due loans and leases	0.43	0.32	74	0.43	0.33	73	0.42	0.32	70	0.42	0.39	66	0.51	0.43
90+ days past due loans and leases	0.17	0.10	80	0.19	0.11	83	0.15	0.10	77	0.22	0.12	81	0.25	0.15
Nonaccrual loans and leases	0.48	0.44	58	0.58	0.65	50	0.47	0.46	54	0.55	0.66	45	0.37	0.51
90+ days past due and nonaccrual loans and leases	0.65	0.59	65	0.78	0.82	57	0.61	0.62	61	0.77	0.85	51	0.62	0.71
30–89 days past due restructured	0.02	0.01	81	0.03	0.01	85	0.02	0.01	83	0.03	0.01	82	0.05	0.01
90+ days past due restructured	0.04	0	90	0.05	0	92	0.04	0	90	0.05	0.01	92	0.07	0.01
Nonaccrual restructured	0.26	0.10	88	0.27	0.13	85	0.23	0.10	83	0.22	0.13	79	0.20	0.14
30–89 days past due loans held for sale	0.06	0	95	0.01	0	91	0.05	0	93	0	0	81	0	0
90+ days past due loans held for sale	0	0	88	0	0	88	0	0	87	0	0	88	0	0
Nonaccrual loans held for sale	0.03	0	91	0.04	0	90	0.03	0	91	0.04	0.01	88	0.02	0
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.43	0.32	74	0.43	0.33	73	0.42	0.32	70	0.42	0.40	66	0.51	0.43
90+ days past due assets	0.17	0.10	80	0.20	0.11	83	0.15	0.10	77	0.22	0.12	81	0.25	0.15
Nonaccrual assets	0.48	0.45	58	0.59	0.66	50	0.47	0.47	56	0.56	0.67	45	0.38	0.53
30+ days past due and nonaccrual assets	1.08	0.94	66	1.22	1.18	61	1.04	0.97	65	1.20	1.29	58	1.14	1.19
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.21	0.35	28	0.25	0.50	21	0.20	0.36	27	0.27	0.52	23	0.27	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.36	28	0.27	0.53	22	0.21	0.37	26	0.28	0.55	21	0.28	0.48
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.32	0.41	48	0.38	0.58	34	0.31	0.41	45	0.39	0.60	28	0.45	0.53
Allowance for loan and lease losses	85.60	62.77	76	70.13	69.27	58	79.82	62.64	74	58.19	66.66	46	115.28	115.41
Equity capital + allowance for loan and lease losses	3.72	3.67	54	3.91	5.03	41	3.50	3.60	56	3.75	4.97	34	3.96	4.28
Tier 1 capital + allowance for loan and lease losses	4.95	4.23	65	5.22	5.96	47	4.73	4.30	63	5	6.05	41	5.48	5.65
Loans and leases + other real estate owned	0.99	0.69	78	1.18	0.97	71	0.95	0.71	72	1.12	0.97	68	1.05	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.56	0.26	88	0.63	0.31	87	0.62	0.26	87	0.63	0.39	81	0.73	0.38	87
	90+ days past due	0.22	0.13	84	0.28	0.13	85	0.23	0.12	81	0.27	0.16	80	0.36	0.16	82
	Nonaccrual.....	1.08	0.51	86	1.10	0.76	80	1.07	0.52	86	0.94	0.76	70	0.72	0.46	76
Commercial and industrial	30–89 days past due.....	0.48	0.26	80	0.34	0.22	74	0.42	0.24	76	0.22	0.23	61	0.27	0.31	55
	90+ days past due	0.15	0.03	90	0.05	0.02	84	0.07	0.04	81	0.10	0.03	85	0.06	0.05	66
	Nonaccrual.....	0.35	0.53	45	0.63	0.69	57	0.37	0.57	42	0.66	0.75	49	0.35	0.83	26
Individuals	30–89 days past due.....	0.43	0.67	38	0.52	0.53	51	0.42	0.63	38	0.69	0.83	46	0.79	0.83	47
	90+ days past due	0.31	0.08	85	0.54	0.11	90	0.30	0.09	83	0.62	0.14	89	0.63	0.17	88
	Nonaccrual.....	0.04	0.16	39	0.04	0.22	34	0.04	0.17	38	0.04	0.28	31	0.03	0.17	32
Depository institution loans	30–89 days past due.....	0.12	0	92	0	0.01	44	0.19	0.01	92	0.01	0	93	0	0	47
	90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0.01	0	96
Agricultural	30–89 days past due.....	0.04	0.16	65	0.37	0.17	79	0.10	0.07	73	0.48	0.17	83	0	0.24	26
	90+ days past due	0.07	0	92	0	0	44	0.38	0	97	0.16	0	98	0	0	42
	Nonaccrual.....	0.63	0.71	73	5.96	0.44	94	1.16	0.70	84	4.50	0.49	93	6.37	0.67	94
Foreign governments	30–89 days past due.....	0	0	50	0.51	0.03	93	0.09	0.50	87	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....	0.59	0.23	75	0.58	0.04	93	0.62	0.15	87	1.33	0.09	93	0.45	0.03	94
Other loans and leases	30–89 days past due.....	0.18	0.13	67	0.18	0.13	72	0.13	0.12	71	0.17	0.18	65	0.26	0.20	67
	90+ days past due	0.02	0.01	80	0.02	0.01	82	0.02	0.01	86	0.01	0.01	82	0.01	0.01	81
	Nonaccrual.....	0.08	0.08	71	0.06	0.15	54	0.04	0.09	60	0.07	0.15	57	0.04	0.13	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.54	0.44	68	0.64	0.47	71	0.70	0.46	78	0.66	0.65	65	0.83	0.67	71
	90+ days past due	0.25	0.25	78	0.33	0.28	80	0.28	0.24	78	0.32	0.33	79	0.44	0.31	80
	Nonaccrual	1.20	0.68	81	1.21	0.88	73	1.16	0.71	82	1.03	0.89	65	0.73	0.73	56
Revolving	30–89 days past due	0.41	0.27	68	0.54	0.31	78	0.56	0.28	81	0.55	0.48	57	0.55	0.45	61
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.01	0.05	61
	Nonaccrual	2.27	1.02	82	2.08	1.31	80	2.25	1.18	81	1.88	1.13	79	1.35	1	75
Closed-end	30–89 days past due	0.56	0.46	66	0.65	0.48	70	0.71	0.49	76	0.68	0.65	66	0.88	0.70	71
	90+ days past due	0.28	0.28	80	0.38	0.31	80	0.31	0.26	78	0.37	0.38	79	0.51	0.35	80
	Nonaccrual	1.08	0.66	79	1.08	0.85	70	1.03	0.67	80	0.90	0.87	60	0.63	0.70	52
Junior lien	30–89 days past due	0	0.01	36	0	0.01	30	0	0.01	31	0	0.02	32	0	0.02	23
	90+ days past due	0	0	36	0	0	78	0	0	36	0	0	32	0	0	67
	Nonaccrual	0.01	0.03	43	0.01	0.05	29	0.01	0.03	38	0.01	0.04	31	0.01	0.04	28
Commercial real estate	30–89 days past due	0.56	0.16	92	0.50	0.22	85	0.26	0.15	78	0.51	0.26	81	0.29	0.18	78
	90+ days past due	0.12	0.01	93	0.13	0.02	93	0.08	0.01	93	0.08	0.02	87	0.09	0.03	82
	Nonaccrual	0.68	0.37	83	0.76	0.62	65	0.73	0.38	81	0.66	0.62	57	0.60	0.23	86
Construction and development	30–89 days past due	1.26	0.19	93	0.93	0.22	87	0.40	0.17	81	1.05	0.28	86	0.65	0.28	81
	90+ days past due	0.01	0	87	0	0.01	35	0.26	0.01	98	0	0.01	35	0.02	0.02	72
	Nonaccrual	0.21	0.17	71	1.22	0.50	85	0.34	0.20	79	0.84	0.41	82	0.32	0.20	80
1–4 family	30–89 days past due	0	0.03	29	0.52	0.03	97	0	0.02	30	0.39	0.03	95	0.03	0.06	61
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.02	0.02	75	0.67	0.02	97	0.02	0.01	78	0.26	0.03	93	0.04	0.02	80
Other	30–89 days past due	1.26	0.14	93	0.40	0.16	81	0.40	0.13	85	0.66	0.22	85	0.61	0.20	84
	90+ days past due	0.01	0	90	0	0	38	0.26	0	98	0	0	40	0.02	0.01	80
	Nonaccrual	0.19	0.14	76	0.54	0.43	78	0.32	0.16	81	0.57	0.35	80	0.27	0.17	82
Multifamily	30–89 days past due	0.07	0.06	73	0.04	0.08	67	0.06	0.07	69	0.06	0.09	61	0.32	0.08	89
	90+ days past due	0	0	46	0	0	45	0	0	46	0.12	0	97	0	0	41
	Nonaccrual	0.62	0.12	87	0.04	0.13	53	0.93	0.17	88	0.04	0.11	51	0.06	0.05	68
Nonfarm non-residential	30–89 days past due	0.49	0.13	91	0.47	0.20	83	0.26	0.13	81	0.45	0.23	76	0.24	0.14	78
	90+ days past due	0.14	0.01	93	0.16	0.02	93	0.05	0.01	92	0.09	0.02	86	0.11	0.03	82
	Nonaccrual	0.77	0.45	81	0.74	0.78	56	0.78	0.45	79	0.68	0.80	51	0.68	0.28	86
Owner Occupied	30–89 days past due	0.11	0.04	84	0.30	0.06	94	0.21	0.04	95	0.13	0.07	76	0.15	0.07	80
	90+ days past due	0.04	0	93	0.04	0	90	0.04	0	94	0.09	0	98	0.08	0.01	90
	Nonaccrual	0.28	0.17	75	0.28	0.32	53	0.29	0.17	78	0.27	0.27	54	0.35	0.16	80
Other	30–89 days past due	0.38	0.08	89	0.17	0.12	69	0.05	0.08	66	0.32	0.14	78	0.09	0.07	70
	90+ days past due	0.10	0.01	94	0.12	0.01	91	0.01	0	88	0	0.01	33	0.03	0.01	80
	Nonaccrual	0.48	0.24	81	0.46	0.40	61	0.48	0.23	80	0.41	0.44	54	0.33	0.10	89
Farmland	30–89 days past due	0	0.17	31	6.18	0.13	98	0.59	0.10	89	1.89	0.11	95	0.31	0.23	73
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0.27	0	97	0	0.01	42
	Nonaccrual	0.05	0.67	44	0.05	1.14	42	0	0.69	23	0.32	1.13	48	2.29	0.84	82
Credit card	30–89 days past due	0.64	0.87	28	0.77	0.75	43	0.63	0.81	26	1	0.95	48	1.02	1.19	29
	90+ days past due	0.62	0.45	58	1.04	0.56	72	0.60	0.45	58	1.15	0.63	77	1.07	0.78	62
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	59,968,000	83,071,000	62,398,000	85,982,000	91,723,000										
Retained earnings	194,810,000	173,626,000	190,572,000	168,301,000	156,319,000										
Accumulated other comprehensive income (AOCI)	-13,417,000	-3,472,000	-5,104,000	-1,656,000	-6,633,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	241,361,000	253,225,000	247,866,000	252,627,000	241,409,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	78,073,000	76,073,000	77,989,000	75,955,000	75,091,000										
Accumulated other comprehensive income-related adjustments	-7,049,000	-678,000	-1,870,000	436,000	-378,000										
Other deductions from common equity tier 1 capital	463,000	41,000	-12,000	-424,000	-64,000										
Subtotal:	169,874,000	177,789,000	171,759,000	176,660,000	166,760,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	169,874,000	177,789,000	171,759,000	176,660,000	166,760,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	27,136,000	23,440,000	24,707,000	23,437,000	22,329,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	27,136,000	23,440,000	24,707,000	23,437,000	22,329,000										
Less: Additional tier 1 capital deductions	3,000	5,000	1,000	1,000	597,000										
Additional tier 1 capital	27,133,000	23,435,000	24,706,000	23,436,000	21,732,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	20,211,000	19,615,000	19,146,000	20,572,000	20,850,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	1,526,000	1,522,000	1,604,000	1,641,000	1,688,000										
Allowance for loan and lease losses in tier 2 capital	11,000,000	13,642,000	10,534,000	15,649,000	10,229,000										
Exited advanced approach eligible credit reserves	4,295,000	5,335,000	3,558,000	5,398,000	2,097,000										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	32,737,000	34,779,000	31,284,000	37,862,000	32,767,000										
Exited advanced approach tier 2 capital before deductions	26,032,000	26,472,000	24,308,000	27,611,000	24,635,000										
Less: Tier 2 capital deductions	558,000	3,000	157,000	22,000	29,000										
Tier 2 capital	32,179,000	34,776,000	31,127,000	37,840,000	32,738,000										
Exited advanced approach tier 2 capital	25,474,000	26,469,000	24,151,000	27,589,000	24,606,000										
Total capital	229,186,000	236,000,000	227,592,000	237,936,000	221,230,000										
Exited advanced approach total capital	222,481,000	227,693,000	220,616,000	227,685,000	213,098,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	3,208,345,000	2,876,810,000	3,162,699,000	2,790,094,000	2,448,358,000										
Less: Deductions from common equity tier 1 capital	79,586,000	77,744,000	79,378,000	77,285,000	76,902,000										
Less: Other deductions	-1,237,000	-5,955,000	-3,926,000	-5,993,000	-2,729,000										
Total assets for leverage ratio	3,129,996,000	2,805,021,000	3,087,247,000	2,718,802,000	2,374,185,000										
Total risk-weighted assets	1,638,958,000	1,508,057,000	1,617,848,000	1,479,749,000	1,493,460,000										
Exited advanced approach total RWA	1,415,505,000	1,365,368,000	1,399,160,000	1,371,316,000	1,446,529,000										
Capital Ratios															
Common equity tier 1 capital, column A	10.36	12.18	25	11.79	12.54	40	10.62	12.37	25	11.94	12.35	48	11.17	12.11	34
Common equity tier 1 capital, column B	12	0.26	95	13.02	0.28	97	12.28	0.29	93	12.88	0.30	94	11.53	0.29	93
Tier 1 capital, column A	12.02	12.88	39	13.34	13.31	58	12.14	13.11	38	13.52	13.08	65	12.62	12.78	55
Tier 1 capital, column B	13.92	0.31	96	14.74	0.32	96	14.04	0.34	93	14.59	0.34	95	13.03	0.34	92
Total capital, column A	13.98	14.72	42	15.65	15.37	62	14.07	14.91	39	16.08	15.23	70	14.81	14.36	66
Total capital, column B	15.72	0.34	95	16.68	0.36	96	15.77	0.37	94	16.60	0.39	96	14.73	0.38	93
Tier 1 leverage	6.29	9.06	4	7.17	9.15	6	6.36	8.98	3	7.36	9.13	5	7.94	9.76	9
Supplementary leverage ratio, advanced approaches HCs	5.38	6.62	13	7.02	7.94	31	5.45	6.71	18	7.18	8.72	26	6.40	7.41	44

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		490,000			512,000			543,000			528,000			534,000		-4.30	-43.81
Total property and casualty assets		490,000			512,000			543,000			528,000			526,000		-4.30	-42.42
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			8,000			-100.00
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		303,000			328,000			349,000			335,000			327,000		-7.62	-55.44
Total property and casualty equity		303,000			328,000			349,000			335,000			319,000		-7.62	-52.21
Total life and health equity		0			0			0			0			8,000			-100.00
Total insurance underwriting net income		3,000			2,000			44,000			32,000			30,000		50.00	0.00
Total property and casualty		3,000			2,000			44,000			32,000			31,000		50.00	0.00
Total life and health		0			0			0			0			-1,000			
Claims and claims adjusted expense reserves (P/C)		165,000			183,000			167,000			179,000			199,000		-9.84	-25.34
Unearned premiums (P/C)		15,000			16,000			25,000			27,000			27,000		-6.25	-34.78
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			-100.00
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,000			3,000			12,000			14,000			16,000		-33.33	-98.04
Other insurance activities income		2,000			3,000			12,000			14,000			16,000		-33.33	-98.04
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		26,000			25,000			52,000			65,000			78,000		4.00	-13.33
Net assets of insurance underwriting subsidiaries		490,000			512,000			543,000			528,000			534,000		-4.30	-43.81
Life insurance assets		26,086,000			25,904,000			26,110,000			25,827,000			25,401,000		0.70	7.69

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0.02	0	89	0.02	0	89	0.02	0	90	0.02	0	90	0.02	0.01	86			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76	98.50	51.47	56			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23	1.50	48.53	43			
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			0	7.26	42		
Insurance activities revenue / Adjusted operating income	0.01	0.38	37	0.01	0.38	37	0.01	0.36	37	0.02	0.41	34	0.02	0.47	36			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0.04	0.02	90	0.02	0.02	87	0.14	0.02	90	0.18	0.03	90	0.11	0.08	84			
Insurance net income (P/C) / Equity (P/C)	3.96	25.60	55	2.44	22.15	33	12.61	23.22	58	9.55	15.59	52	9.72	19.86	47			
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			-12.50	5.13	11		
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0.02	0	94	0.02	0	95	0.02	0	93	0.02	0	92			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.47	12.22	48	11.92	11	52	12.50	12	49	11.80	11.03	50	12.83	11.51	53			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		634,787,000				563,238,000				556,714,000				475,847,000				502,053,000
Net assets of broker-dealer subsidiaries / Consolidated assets	19.60	0.46	95	18.96	0.50	96	17.56	0.46	95	16.88	0.75	93	20.63	1.39	92			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	132,586,000	109,390,000	127,293,000	111,708,000	132,177,000
Real estate loans.....	4,275,000	4,264,000	3,635,000	5,042,000	5,383,000
Commercial and industrial loans	76,706,000	62,914,000	71,816,000	64,041,000	76,970,000
Loans to depository institutions and other banks acceptances	14,499,000	9,859,000	14,223,000	11,841,000	19,408,000
Loans to foreign governments and institutions	1,185,000	1,380,000	1,136,000	1,350,000	2,228,000
Loans to individuals	505,000	451,000	517,000	449,000	396,000
Agricultural loans.....	345,000	0	328,000	0	0
Other foreign loans.....	33,799,000	28,767,000	34,339,000	27,108,000	25,503,000
Lease financing receivables.....	1,272,000	1,755,000	1,299,000	1,877,000	2,289,000
Debt securities	12,093,000	10,834,000	8,693,000	9,818,000	8,692,000
Interest-bearing bank balances	88,546,000	85,546,000	66,687,000	66,499,000	50,078,000
Total selected foreign assets	233,225,000	205,770,000	202,673,000	188,025,000	190,947,000
Total foreign deposits	106,913,000	101,565,000	114,343,000	106,465,000	90,766,000
Interest-bearing deposits	79,324,000	79,142,000	86,886,000	88,767,000	77,048,000
Non-interest-bearing deposits	27,589,000	22,423,000	27,457,000	17,698,000	13,718,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.56	0.70	77	1.63	0.69	77	1.59	0.66	78	1.74	0.87	75	2.96	1.25	76
Cost: Interest-bearing deposits	0.21	0.14	70	0.02	0.13	37	0.06	0.14	48	0.30	0.42	39	1.17	1.19	50
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	1.96	0.72	75	0.19	0.37	60	0.22	0.20	60	2.68	5.18	71	0.17	27.03	42
Commercial and industrial loans		1.62		0.16	1.94	45	0.05	0.79	23	0.24	0.64	44	0.11	0.29	30
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	21.20	10.28	70	-19.72	-6.17	30	13.95	6.83	68	-15.49	-2.40	23	9.44	22.48	63
Total selected assets.....	13.34	17.19	67	-13.75	-2.56	36	7.79	9.48	65	-1.53	2.04	46	-0.52	12.40	46
Deposits	5.27	-5.48	58	12.77	2.95	62	7.40	0.73	64	17.30	3.46	63	17.49	10.36	70

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		54,663,000	60,142,000	54,057,000	60,238,000	55,695,000	-9.11	-39.69
1–4 family residential loans		22,878,000	35,317,000	23,959,000	37,152,000	35,242,000	-35.22	-71.42
Home equity lines		219,000	318,000	243,000	347,000	639,000	-31.13	-93.12
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		6,228,000	4,658,000	6,777,000	4,352,000	3,012,000	33.71	173.40
All other loans and leases.....		25,338,000	19,849,000	23,078,000	18,387,000	16,802,000	27.65	392.77
Retained credit exposure.....		850,000	680,000	838,000	632,000	464,000	25.00	110.92
1–4 family residential loans		2,000	3,000	2,000	3,000	4,000	-33.33	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		263,000	194,000	282,000	167,000	74,000		
All other loans and leases.....		585,000	483,000	554,000	462,000	386,000	21.12	
Unused commitments to provide liquidity (servicer advance).....		241,000	221,000	250,000	207,000	192,000	9.05	190.36
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		5,631,000	4,899,000	5,669,000	4,831,000	4,703,000	14.94	256.39
Credit exposure from credit enhancements provided to conduit structures		2,128,000	1,806,000	2,137,000	1,795,000	1,379,000	17.83	
Liquidity commitments provided to conduit structures		3,503,000	3,093,000	3,532,000	3,036,000	3,324,000	13.26	121.71
Activity as a Percent of Total Assets								
Securitization activities.....		1.69	2.02	1.71		2.14		2.29
1–4 family residential loans		0.71	1.19	0.76		1.32		1.45
Home equity lines		0.01	0.01	0.01		0.01		0.03
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0.19	0.16	0.21		0.15		0.12
All other loans and leases		0.78	0.67	0.73		0.65		0.69
Asset-backed commercial paper conduits.....		0.17	0.16	0.18		0.17		0.19
Credit exposure from credit enhancements provided to conduit structures		0.07	0.06	0.07		0.06		0.06
Liquidity commitments provided to conduit structures		0.11	0.10	0.11		0.11		0.14
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		22.89	24.74	22.77		25.41		25.34
Home equity lines		2.42	3.10	2.52		3.27		3.64
Credit card receivables.....		7.38	7.14	7.46		7.62		9
Auto loans and other consumer loans.....		4.19	3.99	4.09		4.04		4.29
Commercial and industrial loans		29.08	27.90	27.89		28.59		28.22
All other loans and leases.....		34.04	33.12	35.27		31.07		29.50

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	1.55	1.13	1.55	1.05	0.83			
1–4 family residential loans.....	0.01	0.01	0.01	0.01	0.01			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....	4.22	4.16	4.16	3.84	2.46			
All other loans and leases.....	2.31	2.43	2.40	2.51	2.30			
Unused commitments to provide liquidity (servicer advance).....	0.44	0.37	0.46	0.34	0.34			
Seller's interest carried as securities and loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....								
Commercial and industrial loans	0	0	0	0	0			
Percent of Tier 1 Capital								
Total retained credit exposure.....	0.43	0.34	0.43	0.32	0.25			
Total retained credit exposure and asset sale credit exposure	0.48	0.41	0.48	0.39	0.35			
Dollar Amount in Thousands		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
							Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	1,587,000	2,099,000	1,622,000	2,148,000	3,161,000	-24.39	-74.06	
Home equity lines.....	6,000	14,000	8,000	14,000	29,000	-57.14	-95.86	
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	3,000	4,000	2,000	4,000	8,000	-25.00	-62.50	
Total 30–89 days past due securitized assets.....	1,596,000	2,117,000	1,632,000	2,166,000	3,198,000	-24.61	-74.55	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	3,481,000	3,611,000	3,701,000	3,594,000	4,380,000	-3.60	-71.88	
Home equity lines.....	44,000	50,000	50,000	52,000	69,000	-12.00	-84.45	
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	3,000	5,000	3,000	5,000	9,000		-62.50	
Total 90+ days past due securitized assets	3,528,000	3,666,000	3,754,000	3,651,000	4,458,000	-3.76	-72.15	
Total past due securitized assets.....	5,124,000	5,783,000	5,386,000	5,817,000	7,656,000	-11.40	-72.95	
Net Losses on Securitized Assets								
1–4 family residential loans	55,000	53,000	196,000	640,000	1,138,000	3.77	-88.89	
Home equity lines.....	-3,000	1,000	0	2,000	8,000			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	1,000	2,000	7,000	2,000	-100.00	-100.00	
Total net losses on securitized assets.....	52,000	55,000	198,000	649,000	1,148,000	-5.45	-90.06	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.94	5.94	6.77	5.78	8.97
Home equity lines	2.74	4.40	3.29	4.03	4.54
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	0.02	0.01	0.02	0.05
Total 30–89 days past due securitized assets	2.92	3.52	3.02	3.60	5.74
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	15.22	10.22	15.45	9.67	12.43
Home equity lines	20.09	15.72	20.58	14.99	10.80
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.01	0.03	0.01	0.03	0.05
Total 90+ days past due securitized assets	6.45	6.10	6.94	6.06	8
Total past due securitized assets percent of securitized assets	9.37	9.62	9.96	9.66	13.75
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.96	0.60	0.82	1.72	3.23
Home equity lines	-5.48	1.26	0	0.58	1.25
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.02	0.01	0.04	0.01
Total net losses on securitized assets	0.38	0.37	0.37	1.08	2.06
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.14	1.39	1.30	1.40	1.92
Home equity lines	0.42	0.58	0.59	0.59	0.62
Credit card receivables	0.64	0.77	0.63	1	1.02
Commercial and industrial loans	0.47	0.33	0.41	0.21	0.27
All other loans and leases	0.26	0.28	0.19	0.27	0.31
Total managed loans past due 30–89 days	0.56	0.61	0.54	0.61	0.78
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.64	1.76	1.77	1.69	2.04
Home equity lines	0.17	0.16	0.18	0.15	0.19
Credit card receivables	0.62	1.04	0.60	1.15	1.07
Commercial and industrial loans	0.15	0.05	0.07	0.10	0.06
All other loans and leases	0.03	0.03	0.03	0.03	0.03
Total managed loans past due 90+ days	0.48	0.54	0.48	0.56	0.65
Total Past Due Managed Assets	1.04	1.16	1.03	1.17	1.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.07	0.06	0.23	0.35
Home equity lines	-0.42	-0.35	-0.35	-0.18	-0.57
Credit card receivables	1.47	3.48	2.11	2.98	3.02
Commercial and industrial loans	0.03	0.16	0.12	0.37	0.20
All other loans and leases	0.10	0.11	0.07	0.22	0.14
Net Losses on Managed Assets Percent of Total Managed Assets	0.16	0.34	0.22	0.46	0.44

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		1,000	0	0	0	-18,000		-96.88
Dividends		0	0	0	0	0		
Interest		1,000	0	0	0	0		-66.67
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	-18,000		-100.00
Income from nonbank subsidiaries		0	0	0	0	502,000		-100.00
Dividends		0	0	0	0	0		-100.00
Interest		0	0	0	0	8,000		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	494,000		-100.00
Income from subsidiary holding companies		7,204,000	5,705,000	23,983,000	19,177,000	37,314,000	26.28	380.27
Dividends		5,000,000	3,742,000	15,621,000	10,352,000	27,820,000	33.62	9900.00
Interest		2,204,000	1,963,000	8,362,000	8,825,000	9,494,000	12.28	52.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		7,205,000	5,705,000	23,983,000	19,177,000	37,798,000	26.29	294.36
Securities gains (losses)		0	0	0	0	0		
Other operating income		168,000	43,000	-113,000	-136,000	-397,000	290.70	
Total operating income		7,373,000	5,748,000	23,870,000	19,041,000	37,401,000	28.27	314.45
Operating Expenses								
Personnel expenses		28,000	277,000	702,000	586,000	377,000	-89.89	-91.59
Interest expense		901,000	875,000	3,383,000	4,119,000	5,899,000	2.97	-32.61
Other expenses		325,000	177,000	883,000	1,201,000	1,715,000	83.62	-2.11
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,254,000	1,329,000	4,968,000	5,906,000	7,991,000	-5.64	-37.36
Income (loss) before taxes		6,119,000	4,419,000	18,901,000	13,133,000	29,405,000	38.47	
Applicable income taxes (credit)		241,000	156,000	886,000	649,000	341,000	54.49	
Extraordinary items								
Income before undistributed income of subsidiaries		5,878,000	4,263,000	18,015,000	12,484,000	29,064,000	37.88	
Equity in undistributed income of subsidiaries		1,189,000	3,787,000	13,963,000	5,410,000	-1,634,000	-68.60	-75.96
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		300,000	-156,000	-115,000	38,000	83,000		
Subsidiary holding companies		889,000	3,943,000	14,078,000	5,372,000	-1,717,000	-77.45	-82.82
Net income (loss)		7,067,000	8,050,000	31,978,000	17,894,000	27,430,000	-12.21	45.53
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		300,000	-156,000	-115,000	38,000	83,000		
Subsidiary holding companies' net income		5,889,000	7,685,000	29,699,000	15,724,000	26,103,000	-23.37	12.73

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	620,000	0.11	188,000	0.04	347,000	0.06	213,000	51,000	229.79	228.04	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	3,000	0	3,000	0	4,000	0	3,000	5,000	0.00	-62.50	
Other receivables	617,000	0.11	185,000	0.04	343,000	0.06	210,000	46,000	233.51	240.88	
Investment in nonbank subsidiaries	4,419,000	0.81	3,907,000	0.75	4,013,000	0.73	4,125,000	4,054,000	13.10	-86.08	
Common and preferred stock	3,961,000	0.72	3,617,000	0.69	3,645,000	0.66	3,715,000	3,663,000	9.51	-40.41	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	42,000	0.01	249,000	0.05	175,000	0.03	233,000	334,000	-83.13	-99.83	
Other receivables	416,000	0.08	41,000	0.01	193,000	0.03	177,000	57,000	914.63	94.39	
Investment in subsidiary holding companies	529,223,000	96.50	503,090,000	96.22	533,944,000	96.63	512,384,000	470,766,000	5.19	29.15	
Common and preferred stock	309,206,000	56.38	307,551,000	58.82	316,497,000	57.28	305,818,000	297,465,000	0.54	5.63	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	219,847,000	40.09	195,509,000	37.39	217,321,000	39.33	206,452,000	173,260,000	12.45	87.85	
Other receivables	170,000	0.03	30,000	0.01	126,000	0.02	114,000	41,000	466.67		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0	0	
Securities	642,000	0.12	664,000	0.13	671,000	0.12	701,000	656,000	-3.31	4.73	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	5,136,000	0.94	5,876,000	1.12	5,011,000	0.91	5,886,000	5,691,000	-12.59	-77.53	
Cash and due from unrelated depository institution	0	0	5,000	0	0	0	7,000	4,000	-100.00	-100.00	
Premises, furnishings, fixtures and equipment	42,000	0.01	19,000	0	44,000	0.01	20,000	10,000	121.05		
Intangible assets	477,000	0.09	477,000	0.09	477,000	0.09	477,000	477,000	0.00	0.00	
Other assets	7,861,000	1.43	8,636,000	1.65	8,081,000	1.46	9,353,000	8,951,000	-8.97	-16.12	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	548,420,000	100.00	522,862,000	100.00	552,588,000	100.00	533,166,000	490,660,000	4.89	15.37	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	7,823,000	1.43	9,975,000	1.91	5,155,000	0.93	9,357,000	10,134,000	-21.57	-68.16	
Borrowings with maturity over 1 year	217,116,000	39.59	188,362,000	36.03	222,876,000	40.33	198,849,000	166,624,000	15.27	76.13	
Subordinated notes and debentures	27,258,000	4.97	24,445,000	4.68	25,423,000	4.60	24,874,000	23,151,000	11.51	-4.51	
Other liabilities	15,142,000	2.76	14,520,000	2.78	17,393,000	3.15	15,965,000	13,380,000	4.28	40.41	
Balance due to subsidiaries and related institutions	14,464,000	2.64	11,560,000	2.21	11,675,000	2.11	11,197,000	12,561,000	25.12	-27.73	
Total liabilities	281,803,000	51.38	248,862,000	47.60	282,522,000	51.13	260,242,000	225,850,000	13.24	36.02	
Equity Capital	266,617,000	48.62	274,000,000	52.40	270,066,000	48.87	272,924,000	264,810,000	-2.69	-0.57	
Perpetual preferred stock (income surplus)	27,137,000	4.95	24,319,000	4.65	24,708,000	4.47	24,510,000	23,401,000	11.59	7.60	
Common stock	81,000	0.01	86,000	0.02	81,000	0.01	87,000	88,000	-5.81	-19.00	
Common surplus	59,887,000	10.92	82,985,000	15.87	62,317,000	11.28	85,895,000	91,635,000	-27.83	-58.61	
Retained earnings	192,929,000	35.18	170,082,000	32.53	188,064,000	34.03	164,088,000	156,319,000	13.43	82.93	
Accumulated other comprehensive income	-13,417,000	-2.45	-3,472,000	-0.66	-5,104,000	-0.92	-1,656,000	-6,633,000			
Other equity capital components	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	548,420,000	100.00	522,862,000	100.00	552,588,000	100.00	533,166,000	490,660,000	4.89	15.37	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	54,000			
Loans and advances from nonbank subsidiaries	14,190,000	2.59	10,910,000	2.09	11,597,000	2.10	10,915,000	11,325,000	30.06	-5.76	
Notes payable to subsidiaries that issued TPS	1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-99.97	
Loans and advances from subsidiary holding companies	0	0	1,000	0	0	0	0	1,000	-100.00	-100.00	
Subordinated and long-term debt 1 year or less	526,000	0.10	225,000	0.04	153,000	0.03	187,000	242,000	133.78	-89.64	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.50	9.94	59	11.75	12.54	49	11.68	11.94	53	6.69	7.29	39	10.24	9.68	61
Bank net income / Average equity investment in banks		10.44			12.55		0	11.80	1		7.45				10.51
Nonbank net income / Average equity investment in nonbanks	31.55	11.36	85	-17.02	12.53	1	-3.16	13.12	2	1.02	9.75	25	2.33	7.89	34
Subsidiary HCs net income / Average equity investment in sub HCs	7.53	8.34	42	10.02	11.69	45	9.50	10.11	45	5.27	7.01	50	8.81	8.55	50
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	4.25	3.43	74		2.83			3.40		0.21	3.59	42	0.30	5.93	40
Subsidiary holding companies' net income / Parent net income	83.33	80.23	44	95.47	65.70	65	92.87	65.35	55	87.87	68.34	55	95.16	74	53
Leverage															
Total liabilities / Equity capital	105.70	16.87	96	90.83	17.74	93	104.61	16.81	96	95.35	20.06	93	85.29	20.43	91
Total debt / Equity capital	94.59	11.65	97	81.31	11.90	96	93.85	11.71	96	85.40	14.41	94	75.49	14.31	91
Total debt + notes payable to subs that issued TPS / Equity capital	94.59	13.71	97	81.31	14.30	96	93.85	13.63	96	85.40	16.67	93	75.49	16.36	91
Total debt + Loans guaranteed for affiliate / Equity capital	94.59	11.72	96	81.31	12.02	95	93.85	11.77	96	85.40	14.68	93	75.49	14.56	91
Total debt / Equity capital – excess over fair value	94.59	11.75	97	81.31	12	96	93.85	11.81	96	85.40	14.52	94	75.49	14.51	91
Long-term debt / Equity capital	91.66	11.08	97	77.67	11.33	97	91.94	10.95	96	81.97	13.56	94	71.66	13.04	93
Short-term debt / Equity capital	2.93	0.49	87	3.64	0.52	88	1.91	0.57	84	3.43	0.77	86	3.83	1.02	83
Current portion of long-term debt / Equity capital	0.20	0.08	90	0.08	0.04	88	0.06	0.06	87	0.07	0.06	86	0.09	0.05	87
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	91.52	40.81	87	91.60	35.48	93	91.47	39.86	86	92.09	34.67	95	87.57	28.44	96
Double Leverage															
Equity investment in subs / Equity capital	117.46	103.47	91	113.56	102.85	91	118.54	103.22	92	113.41	102.81	90	113.71	103.22	91
Total investment in subs / Equity capital	200.39	108.45	97	185.10	108.21	95	199.32	108.40	96	189.33	110.16	94	179.33	111.07	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.65	0.38	89	1.15	0.22	92	1.57	0.29	91	2.05	0.47	90	1.32	0.36	88
Equity investment in subs – equity cap / Net income-div (X)	2.38	1.31	80	1.55	0.74	85	2.09	1.05	79	3.59	1.82	84	1.83	1.22	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	208.81	129.62	79	165.46	111.20	79	177.51	152.85	66	135.22	136.59	57	238.10	177.68	77
Cash from ops + noncash items + op expense / Op expense + dividend	-244.02	125.04	3	-131.51	98.58	4	121.84	154.48	40	239.94	147.24	87	388.06	190.27	90
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.27	98.29	59	99.83	85.35	55	96.13	98.54	42	100.81	134.08	34	103.16	116.34	41
Pretax operating income + interest expense / Interest expense	779.13	2,251.18	39	605.03	1,142.88	44	658.71	1,835.33	27	418.84	2,016.32	27	598.47	1,968.54	33
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	779.13	1,728.15	40	605.03	1,357.31	42	658.71	1,770.77	28	418.84	1,539.23	26	598.47	1,632.83	29
Dividends + interest from subsidiaries / Interest expense + dividends	234.39	145.40	77	194.84	117.86	82	210.77	174.12	65	162.13	150.43	64	276.93	210.80	75
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	22.75	16.52	70
Net income / Current part of long-term debt + preferred dividends (X)	7.12	20.52	22	11.26	33.13	28	20.32	47.61	39	11.13	35.64	35	16.39	57.11	35
Other Ratios															
Net assets that reprice within 1 year / Total assets	-5.35	3.42	5	-4.31	3.97	5	-4.42	3.44	5	-4.88	3.85	4	-6.02	2.64	7
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	22.49	1.70	94	21.90	1.80	93	20.42	1.76	92	20.49	2.66	89	24.37	5.62	85
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	6.71	0.05	96	8.13	0.07	96	5.92	0.06	96	7.15	0.08	96	9.68	0.19	96

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.97	64.91	28	48.16	74.87	30	44.39	66.37	37	61.75	81.10	40	26.07	57.84	21
Dividends declared / Net income	30.75	33.46	41	25.50	23.13	51	25	28.27	43	43.08	42.29	52	27.63	33.08	37
Net income – dividends / Average equity.....	7.27	6.76	60	8.75	9.52	50	8.76	8.62	59	3.81	4.14	44	7.41	6.46	62
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	230.10	3.24	95	182.27	4.75	94	195.36	5.91	94	134.28	4.85	93	367.12	21.40	94
Dividends from all subsidiaries	230.10	153.16	73	182.27	128.99	71	195.36	203.53	60	134.28	174.85	43	367.12	260.40	77
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		49.34			33.49			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24		47.24			62.63		0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37		2.80			2.44		0	7.38	32	9.64	20.25	66
Management and service fees from nonbank subsidiaries	0	0.46	41		0.53			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48		0.09			0.07		0	0.16	46	595.18	1.06	98
Operating income from nonbank subsidiaries	0	39.06	17		69.48			87.22		0	79.84	8	604.82	150.41	90
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	84.90	117.80	66	48.69	28.44	65	52.60	38.10	60	65.84	43.51	71	106.58	61.23	80
Interest income from subsidiary holding companies	37.43	11.88	88	25.54	6.44	85	28.16	5.26	90	56.12	8.40	95	36.37	6.54	92
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	122.33	126.86	66	74.24	34.47	80	80.75	58.37	60	121.96	55.20	80	142.95	76.49	80
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.01	1.04	54	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	-0.05	0.03	2
Operating income from bank subsidiaries	0.01	73.91	13	0	71.70	7	0	83.13	3	0	82.20	4	-0.05	78.80	3
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0.02	1.19	65
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	1.32	0.04	94
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	1.34	7.29	54
Dividends from subsidiary holding companies.....	67.82	1.52	93	65.10	1.03	95	65.44	2.10	94	54.37	2.53	92	74.38	4.52	92
Interest income from subsidiary holding companies	29.89	0.01	96	34.15	0.13	96	35.03	0.01	97	46.35	0.11	97	25.38	0.20	97
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	97.71	3.73	96	99.25	2.35	97	100.47	3.91	99	100.71	4.56	98	99.77	6.08	97
Loans and advances from subsidiaries / Short term debt.....	181.39	225.56	66	109.38	142.34	64	224.97	158.10	78	116.65	135.13	64	112.30	83.37	68
Loans and advances from subsidiaries / Total debt	5.63	28.43	35	4.90	29.59	36	4.58	26.38	35	4.68	27.08	35	5.69	28.33	38